

ANNUAL REPORT
OF THE
DEPARTMENT OF
BANKING AND CONSUMER FINANCE
STATE OF MISSISSIPPI

1206 Woolfolk State Office Building
P.O. Drawer 731
Jackson, Mississippi 39205-0731
Telephone: (601) 359-1031



January 1, 1983 through December 31, 1983

GLENN SMITH, COMMISSIONER



DEPARTMENT OF BANKING AND CONSUMER FINANCE

STATE OF MISSISSIPPI
1806 WOOLFOLK STATE OFFICE BUILDING
POST OFFICE DRAWER 731
JACKSON 39205-0731

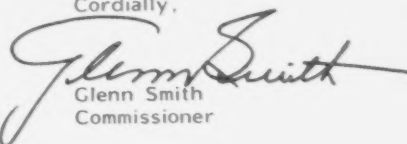
OFFICE OF THE
COMMISSIONER

TELEPHONE 601 359-1031

To the Honorable Senate and House of Representatives:

I have the honor to submit the annual report of this
Department for the year 1983 pursuant to the requirements of
Section 81-1-113, Mississippi Code of 1972.

Cordially,


Glenn Smith
Commissioner

ROSTER OF COMMISSIONERS

Banking Department

J.S. Love* January 1, 1923 to December 31, 1934

Department of Bank Supervision

Marion D. Brett* December 31, 1934 to December 31, 1936

J.C. Fair* January 1, 1937 to December 31, 1940

Sidney L. McLaurin* January 1, 1941 to May 26, 1942

Joe W. Latham* May 27, 1942 to September 27, 1947
(Re-appointed January 1, 1945)
(Resigned September 27, 1947)

C.T. Johnson* September 27, 1947 to January 31, 1955
(Re-appointed January 1, 1949)
(Re-appointed January 1, 1953)
(Resigned January 31, 1955)

Joe W. Latham* January 31, 1955 to February 4, 1957
(Re-appointed January 1, 1957)
(Resigned February 4, 1957)

W.P. McMullan, Jr. February 4, 1957 to January 5, 1960
(Resigned January 5, 1960)

Robert D. Morrow January 5, 1960 to December 30, 1960
(Resigned December 30, 1960)

Llewellyn Brown* December 30, 1960 to January 19, 1966
(Re-appointed January 1, 1965)

O.B. Bowen, Jr. March 9, 1966 to February 14, 1968
(Resigned February 14, 1968)

Horace Steele* February 14, 1968 to January 2, 1973
(Re-appointed January 1, 1969)

James H. Means January 2, 1973 to March 20, 1980

Department of Banking and Consumer Finance

Frank C. Allen March 21, 1980 to July 10, 1980

Alanson V. Turnbough (Acting Commissioner)
July 11, 1980 to December 14, 1980

Glenn Smith December 15, 1980

*Deceased

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BANKING FACILITIES

December 31, 1983

	STATE	NATIONAL	NATIONAL MUTUAL SAVINGS	TOTAL
Parent Banks	127	34	2	163
Branch Banks	76	41		117
Branch Offices	249	264*	3	516
Drive-In Teller Windows	110			110
Electronic Terminals (Off Premises)	4	5		9
*Includes Drive-In Teller Windows	566	344	5	915

OFFICIAL ROSTER

STATE BOARD OF BANKING REVIEW
(Section 81-3-13(3), Mississippi Code of 1972)

A.S. Ballard, Jr.	March 24, 1985	Hernando
Charles Bannerman	March 24, 1988	Greenville
James M. Biglane, Chairman	March 24, 1984	Natchez
S.A. Hancock, Vice Chairman	March 24, 1986	Tupelo
Roger I. Martin	March 24, 1987	Purvis

STATE CREDIT UNION BOARD
(Section 81-13-2, Mississippi Code of 1972)

Louis E. Fancher, Jr.	July 1, 1984	Greenwood
V.H. Frederic	July 1, 1987	Pascagoula
Hubert Owens	July 1, 1984	Yazoo City
Paul Slater	July 1, 1984	Jackson
Glenn Smith, Commissioner	July 1, 1984	Jackson

DEPARTMENT OF BANKING AND CONSUMER FINANCE

Glenn Smith	Commissioner	Jackson
Alanson V. Turnbough	Deputy Commissioner	Jackson
Billy P. Lane	Bond Analyst	Jackson
Helen B. Napier	Administrative Examiner	Jackson
Melanie A. McCoy	Administrative Secretary	Clinton
Grace J. Ray	Banking Secretary	Jackson

STATE BANKING EXAMINERS

John S. Allison	Bank Examiner III	Jackson
Ronald L. Bailey	Bank Examiner II	Kosciusko
Ronald L. Bond	Bank Examiner III	Jackson
Theresa L. Brady	Bank Examiner I	Columbus
David M. Brooks	Bank Examiner II	Walnut Grove
Stanley W. Cunningham	Bank Examiner II	Louisville
Glenn C. Driskell	Bank Examiner I	Brookhaven
Newton E. Ford	Bank Examiner III	Jackson
Gregory L. Goldberg	Bank Examiner I	Jackson
John R. Jackson	Bank Examiner III	Jackson
Lisa L. Lion	Bank Examiner I	Jackson
Michael McAdory	Bank Examiner I	Louisville
John C. Mobley, Jr.	Bank Examiner I	Jackson
Jerry W. Ray	Bank Examiner III	Louisville
Roger L. Sinclair	Bank Examiner I	Jackson
Cheryl A. Sorrels	Bank Examiner I	Jackson
William E. Stone	Bank Examiner III	Meridian
Billy M. Tannehill	Bank Examiner III	Jackson
Ted S. Warren	Bank Examiner III	Jackson
Phillip J. Zuccaro	Bank Examiner I	Natchez

STATE BANKING EXAMINERS (SMALL LOAN AND CREDIT UNION)

John R. Childress
Terry E. Dodgen
Hayward L. Harmon
James R. Harrison
John T. Miller
Clark Simmons, Jr.

Small Loan Examiner III
Small Loan Examiner II
Small Loan Examiner II
Small Loan Examiner III
Small Loan Examiner III
Small Loan Examiner III

Flora
Brandon
Batesville
Columbus
Jackson
McComb

STATUTORY AUTHORITIES

Mississippi Code of 1972, Annotated and Amended

Banks	Sections 81-1-1, et seq.
Check Sales Act	Sections 75-15-1, seq.
Credit Unions	Sections 81-13-1, et seq.
Lenders Licensed under the Small Loan Regulatory and Small Loan Privilege Tax Acts	Sections 75-67-101, et seq. Sections 75-67-201, et seq.
Motor Vehicle Finance Act	Sections 63-19-1, et seq.
Trust Companies	Sections 83-3-3, et seq.

BANK CHANGES - 1983

First Bank of Southwest Mississippi, McComb, by charter amendment, changed the name of the bank to First Bank, McComb, effective January 14, 1983.

Oxford Bank & Trust Company, Oxford, merged with and under the charter of the Merchants and Farmers Bank, Kosciusko, and established as a branch bank, effective at the close of business, January 31, 1983.

Interim Bank of Como, Como, merged with and under the charter of the State Bank of Como, Como, effective March 4, 1983.

Colonial Mart, 5050 Parkway Drive, Jackson, an electronic terminal of The Mississippi Bank, Jackson, opened for business, March 23, 1983.

Bank of Olive Branch, 7525 Germantown Road, Olive Branch, a branch office of The Hernando Bank, Hernando, opened for business, March 28, 1983.

Bayou View, 76-B 48th Street, Gulfport, an electronic terminal of the Hancock Bank, Gulfport, opened for business, April 1, 1983.

The Bank of Forest, Forest, changed the domicile of the bank from East First and Davis Streets to 211 West Third Street, both locations within Forest, effective April 29, 1983.

Downtown Branch Office, East First and Davis Streets, Forest, a drive-in teller window of The Bank of Forest, Forest, opened for business, April 29, 1983.

Parkway Plaza Branch Office, State Highway 12, Kosciusko, a drive-in teller window of the Merchants and Farmers Bank, Kosciusko, discontinued operations, May 9, 1983.

Bayou View Branch Office 84 - 48th Avenue, Gulfport, a branch office of the First State Bank, Gulfport, opened for business, May 13, 1983.

Bank of Mississippi, Southaven, a branch bank of Bank of Mississippi, Tupelo, changed the domicile of the branch bank from 938 State Line Road to 8848 Northwest Drive, both locations within Southaven, effective May 23, 1983.

Flowood Branch Office, Highway 80 East and Flowood Drive, Flowood, a branch office of the Rankin County Bank, Brandon, converted to a branch bank, effective May 25, 1983.

The Interim Bank of Senatobia, Senatobia, merged with and under the charter of the Peoples Bank of Senatobia, Senatobia, effective June 2, 1983.

Hattiesburg Branch Bank, Hattiesburg, a branch bank of the South Mississippi Bank, Prentiss, changed the domicile of the branch bank from 213 South 26th Avenue to 110 South 40th Avenue, both locations within Hattiesburg, effective June 13, 1983.

Benton Branch Office, Benton, a branch office of the Bank of Yazoo City, Yazoo City, discontinued operations, June 17, 1983.

Escatawpa Branch Office, New Sarracenia Road and Highway 63, Escatawpa, a branch office of the Bank of Lucedale, Lucedale, opened for business, June 23, 1983.

Pelahatchie Branch Office, Pelahatchie, a branch office of the Citizens Bank and Trust Company, Morton, changed the domicile of the branch office from one location on Highway 80 West to another location on Highway 80 West, a distance of three-tenths mile, both locations within Pelahatchie, effective June 27, 1983.

Fernwood Branch Office, Fernwood, a branch office of the First Bank, McComb, discontinued operations, June 30, 1983.

Lauderdale Branch Office, Lauderdale, a branch office of the First United Bank of Mississippi, Meridian, discontinued operations, July 1, 1983.

The Peoples Interim Bank, Tupelo, merged with and under the charter of The Peoples Bank & Trust Company, Tupelo, effective July 1, 1983.

Airport - Industrial Branch Office, M Street and Highway 11, Meridian, a branch office of the First United Bank of Mississippi, Meridian, discontinued operations, August 5, 1983.

McGill North Branch Office, Highway 15 North, Ripley, a drive-in teller window of The Peoples Bank, Ripley, opened for business, August 8, 1983.

North Branch Office, 1203 Highway 15 North, Ripley, a drive-in teller window of The Peoples Bank, Ripley, discontinued operations August 8, 1983.

Crosstown Branch Office, Tupelo, a branch office of The Peoples Bank & Trust Company, Tupelo, changed the domicile of the branch office from 707 West Main Street to 611 North Gloster Street, both locations within Tupelo, effective August 15, 1983.

Interim South Mississippi Bank, Prentiss, merged with and under the charter of the South Mississippi Bank, Prentiss, effective August 26, 1983.

Wesson Branch Office, Wesson, a branch office of the Bank of Hazlehurst, Hazlehurst, changed the domicile of the branch office from Sylvarena Road to Highway 51 and Church Street, both locations within Wesson, effective September 12, 1983.

Liberty Branch Office, Highway 569 North, Liberty, a branch office of First Bank, McComb, opened for business, September 21, 1983.

Security State Interim Bank, Starkville, merged with and under the charter of the Security State Bank, Starkville, November 28, 1983.

Magee Shopping Center Branch Office, Highway 49, Magee, a drive-in teller window of the Bank of Simpson County, Magee, opened for business, November 28, 1983.

The purchase of the assets and assumption of the liabilities of the Bank of Starkville, Starkville, a branch office of The Bank of Mantee, Mantee, by the First Citizens National Bank, Tupelo, was consummated December 1, 1983.

The purchase of the assets and assumption of the liabilities of the Canton Exchange Bank, Canton, by the First National Bank of Jackson, Jackson, was consummated at the open of business, December 15, 1983.

Security Interim Bank, Batesville, merged with and under the charter of the Batesville Security Bank, Batesville, December 19, 1983.

Kearney Park Branch Office, Flora, a drive-in teller window of the Bank of Flora, Flora, discontinued operations at the close of business, December 30, 1983.

Bank of Central Mississippi, Brandon, and First United Bank of Mississippi, Meridian, merged with and under the charter of the Commonwealth Bank, Bay Springs, now known as First United Bank, Bay Springs, at the close of business, December 30, 1983.

PARTICIPATION BY EXAMINERS IN BANK EXAMINATIONS AND SURVEYS

Examiner	Bank Examinations	Surveys
Allison, John S.	33	20
Bailey, Ronald L.	48	
Bond, Ronald W.	50	
Brady, Theresa L.	46	
Brooks, David M.	35	
Cunningham, Stanley W.	44	
Driskell, Glenn G.	25	
Ford, Newton E.	42	
Goldberg, Gregory L.	43	
Jackson, John R.	39	
Lion, Lisa L.	41	
McAdory, Michael	54	
McFerrin, Jackie V.	12	
Mobley, John C., Jr.	43	
Ray, Jerry W.	38	
Sinclair, Roger L.	46	
Sorrels, Cheryl A.	28	
Stone, William E.	41	1
Tannehill, Billy M.	39	
Warren, Ted S.	43	
Zuccaro, Phillip J.	39	

BANKING/EXAMINERS SCHOOLS

Conf. of State Bankers	Univ. of Ga., Athens, Ga.	4/24-5/26/83	Lisa Lion	831.01
			Greg Goldberg	738.58
Banking School	Univ. of Miss., Oxford	7/18-22/83	Philip Zuccaro	643.08
Registration for 1984	L.S.U., School of South	1984	Jerry Ray	965.00

MAINTENANCE FUND

State Treasury - Balance December 31, 1982 \$ 627,271.39

Income:

Bank Assessments	1,105,170.82	
Branch Applications, Mergers	28,250.00	
Interim Bank Applications	<u>4,000.00</u>	1,137,420.82
Credit Union Fees	3,729.36	
Credit Union Exams	<u>42,031.19</u>	45,760.55
Call Reports	332.76	
Examination-Guardian Trust	<u>200.00</u>	532.76
Refunds:		
Telephone	69.82	
Copies	40.00	
Subscriptions	94.00	
Insurance	21.81	
Jury Duty Service	15.20	
Office Supplies	<u>236.32</u>	477.15
Cancelled Warrant		<u>10.27</u>
		<u>\$1,184,201.55</u>
		\$1,811,472.94

Disbursements:

Salaries - Commissioner	41,000.00	
Salaries - Staff	621,790.86	
Salaries - Longevity Pay	1,278.93	664,069.79
Per Diem - Banking Board	680.00	
Per Diem - Credit Union	<u>120.00</u>	800.00
Social Security	44,137.34	
Retirement	57,993.28	
Employment Security Commission	750.00	
Insurance	14,748.62	
Workmen's Compensation	2,982.75	
Tuition	<u>1,030.00</u>	121,641.99
Travel - Commissioner	3,511.31	
Travel - Examiners	275,149.05	
Travel - Out of State	1,215.05	
Travel - Banking Board	1,346.21	
Travel - Credit Union Board	<u>208.85</u>	281,430.47
Postage	9,898.38	
Telephone	16,780.92	
Subscriptions	6,875.10	
Repairs to Equipment	2,926.90	
Legal Notices	343.64	
Court Reporter	522.05	
Storage of Records	679.46	
Office Rent	22,532.50	
Equipment Rental	<u>16,428.15</u>	
Bond Premiums	109.00	
Flowers, Coffee, Misc.	195.80	

Legal Documents	61.00		
Personnel Board	2,058.00		
Audit by State Auditor	4,400.00		
Office Supplies	8,318.68		
Furniture and Equipment	<u>4,270.80</u>	96,400.38	
Transfer to General Funds		<u>339,000.00</u>	1,503,342.63
State Treasury - Balance, December 31, 1983			<u><u>\$308,130.31</u></u>

Conference, Conv.	Location	Dates	Staff Attending	Total Cost
FROM FUND 3511				
Conf. of State Bank Supervisors	Colorado Springs, Colorado	5/7-11/83	Glenn Smith A.V. Turnbough	\$ 905.92 987.86
Miss. Bankers Convention	Biloxi	5/12-14/83	Glenn Smith A.V. Turnbough Billy Lane	369.17 232.17 257.00
Chief Executive Officers Seminar	White Sulphur Springs, W. Va.	8/8-10/83	Glenn Smith	1,167.28
Leg. Committee Conf. with Miss. Congressional Members and Regl agencies	Washington, D.C.	5/12-15/83	Glenn Smith	1,068.94

MOTOR VEHICLE

State Treasury - Balance, December 31, 1982 \$64,191.06

Income:

Licenses	24,000.00	
Examinations	10,740.53	
Refund of Travel	<u>148.40</u>	34,888.93
		<u>99,079.99</u>

Disbursements:

Salary	24,229.08	
Social Security	1,623.36	
Retirement	2,120.10	
Insurance	559.10	
Employment Security	30.00	
Workmen's Compensation	<u>107.25</u>	28,668.89
Travel		5,039.61
Postage		500.00
Office Supplies		14.00
Personnel Board		<u>76.00</u>
		34,298.50
State Treasury - Balance, December 31, 1983		<u><u>\$64,781.49</u></u>

SMALL LOANS

December 31, 1983

State Treasury - Balance, December 31, 1982 \$228,435.52

Income:

Licenses - Small Loan	148,300.00	
Penalty	450.00	
Examinations	61,472.00	
Licenses - Sale of Checks	7,100.00	
Sale of Equipment	140.00	
Reproduction of Materials	<u>35.00</u>	<u>217,497.00</u>
		445,932.52

Disbursements:

Salaries	132,108.48	
Social Security	8,851.38	
Retirement	11,559.54	
Insurance	2,542.19	
Employment Security	150.00	
Workmen's Compensation	<u>429.00</u>	155,640.59
Travel	43,789.90	
Postage	1,000.00	
Subscription and Dues	200.00	
Rent	8,000.00	
Personnel Board	381.00	
Office Supplies	64.00	
Furniture and Equipment	<u>990.00</u>	54,424.90
		210,065.49

State Treasury - Balance, December 31, 1983 \$235,867.03

Conference, Workshop, Etc.	Location	Dates	Staff Attending	Total Cost
FROM FUND 3513				
Nat'l Assoc. of Cons. Credit Admin./Amer. Fin. Services Asson. (dual convention)	Washington, D.C.	5/14-20/83	Helen Napier	1,270.73
Miss. Cons. Fin. Asso'n Conv.	Biloxi	8/18-20/83	J.R. Childress J.T. Miller Helen Napier	322.35 334.58 265.71
Nat'l Asso. of Cons. credit Admin. Liaison Committee	Phoenix, Ariz.	12/6-9/83	Helen Napier	400.38

SALARIES - TRAVEL

	Salaries	Travel
John S. Allison	31,182.48	14,030.67
Ronald L. Bailey	22,951.80	12,697.22
Ronald W. Bond	29,150.76	10,692.68
Theresa L. Brady	16,711.26	14,804.88
David M. Brooks	23,816.70	13,617.38
Stanley W. Cunningham	22,951.80	12,981.95
Glenn G. Driskell	9,233.10	8,758.87
Newton E. Ford	29,380.14	13,417.87
Gregory L. Goldberg	20,722.38	10,981.41
John Richard Jackson	29,380.14	13,200.26
Billy P. Lane	31,182.48	307.00
Lisa L. Lion	19,711.74	11,440.29
John C. Mobley, Jr.	17,836.44	11,558.82
Mike McAdory	18,794.88	11,356.65
Melanie A. McCoy	9,103.22	
Jackie V. McFerrin	7,945.60	4,917.90
Grace J. Ray	23,927.31	
Jerry W. Ray	26,858.88	14,319.45
Roger L. Sinclair	20,722.38	13,899.94
Glenn Smith	41,000.00	3,511.31
Cheryl Anne Sorrels	9,233.10	6,891.55
W.E. Stone	31,182.48	11,729.48
Billy M. Tannehill	31,182.48	11,311.72
Alanson V. Turnbough	37,506.54	1,220.03
Ted S. Warren	31,182.48	11,624.99
Philip J. Zuccaro	16,711.26	14,306.24
John R. Childress	31,182.48	10,217.94
Terry E. Dodgen	26,858.88	9,592.18
Hayward Lee Harmon	21,785.04	10,166.16
James R. Harrison	27,942.36	12,541.85
John T. Miller	29,380.14	10,305.25
Helen B. Napier	33,109.92	1,936.82
Charles A. Roper	12,644.34	7,396.78
Clark Simmons, Jr.	27,942.36	12,969.38
Total	<u>\$820,407.35</u>	<u>\$328,704.92</u>
Maintenance	664,069.79	279,875.41
Motor Vehicle	24,229.08	5,039.61
Small Loan	132,108.48	43,789.90
	<u>\$820,407.35</u>	<u>\$328,704.92</u>

BANK HOLDING COMPANIES — STATE

Bank	Holding Company	Approval Date
First United Bank Bay Springs	First United Financial Corporation Bay Springs	November 2, 1979
Jasper County Bank Bay Springs	The Magnolia State Corporation Bay Springs	August 27, 1982

Citizens Bank and Trust Company Belzoni	Citizens Financial Corporation Belzoni	December 18, 1981
Guaranty Bank and Trust Company Belzoni	Guaranty Capital Corporation Belzoni	November 9, 1981
Jefferson Bank Biloxi	First Jefferson Corporation Biloxi	August 13, 1981
Brookhaven Bank and Trust Company Brookhaven	Brookhaven Financial Corporation Brookhaven	November 19, 1981
State Bank & Trust Company Brookhaven	State Capital Corporation Brookhaven	December 24, 1981
The Carthage Bank Carthage	The Sasser Corporation Carthage	December 26, 1980
United Southern Bank Clarksdale	United Southern Corporation Clarksdale	November 28, 1983
State Bank of Como Como	SBS Financial Corporation Como	December 30, 1982
The Security Bank Corinth	Second Security Corporation Corinth	May 8, 1980
Merchants and Manufacturers Bank of Ellisville Ellisville	M&M Financial Corporation Ellisville	July 13, 1978
The Bank of Falkner Falkner	Falkner Capital Corporation Falkner	October 22, 1982
Bank of Flora Flora	Flora Financial Corporation Flora	June 23, 1981
The Bank of Forest Forest	First Forest Corporation Forest	August 17, 1983
Farmers and Merchants Bank Forest	Farmers and Merchants Corporation Forest	February 9, 1978
Foxworth Bank Foxworth	Foxworth Corporation Foxworth	July 6, 1982
First State Bank Gulfport	First State Financial Corporation Gulfport	November 10, 1980
The Hernando Bank Hernando	Gateway Capital Corporation Hernando	June 17, 1982
Peoples Bank of Indianola Indianola	Peoples of Indianola, Inc. Indianola	May 16, 1979
Merchants and Farmers Bank Kosciusko	First M&F Corporation Kosciusko	October 11, 1979
Holmes County Bank & Trust Company Lexington	Holmes County Capital Corporation Lexington	November 29, 1981
Bank of Simpson County Magee	Magnolia State Capital Corporation Magee	December 30, 1982

The Bank of Mantee Mantee	Colonial Capital Corporation Mantee	July 7, 1982
First Bank McComb	First Southwest Corporation McComb	October 16, 1981
Citizens Bank and Trust Company Morton	Central Capital Corporation Morton	April 16, 1982
Mount Olive Bank Mount Olive	Citizens Capital Corporation Mount Olive	February 12, 1980
First Natchez Bank Natchez	Southwest Security, Inc. Natchez	December 12, 1980
Bank of Philadelphia Philadelphia	Philadelphia Capital Corporation Philadelphia	May 14, 1982
The Citizens Bank of Philadelphia Philadelphia	Citizens Holding Company Philadelphia	May 14, 1982
Port Gibson Bank Port Gibson	Port Gibson Capital Corporation Port Gibson	November 16, 1981
South Mississippi Bank Prentiss	South Mississippi Capital Corporation Prentiss	April 4, 1983
Southeast Mississippi Bank Quitman	Southeast Mississippi Corporation Quitman	December 2, 1983
The Peoples Bank Ripley	The Peoples Corporation Ripley	October 28, 1981
The Valley Bank Rosedale	Valley Capital Corporation Rosedale	May 21, 1982
Planters Bank & Trust Company Ruleville	Planters Holding Company Indianola	January 8, 1981
Peoples Bank of Senatobia Senatobia	Peoples Commercial Services Corporation Senatobia	March 7, 1983
Security State Bank Starkville	Security Financial Corporation Starkville	April 25, 1983
Bank of Mississippi Tupelo	Bancorp of Mississippi, Inc. Tupelo	April 9, 1982
The Peoples Bank & Trust Company Tupelo	The Peoples Holding Company Tupelo	April 22, 1983
Walthall Citizens Bank Tylertown	Walthall Capital Group, Ltd. Tylertown	March 11, 1983
First State Bank Waynesboro	First State Corporation Waynesboro	June 18, 1982
Bank of Yazoo City Yazoo City	Yazoo Capital Corporation Yazoo City	April 30, 1982

REPORT OF CONDITION

December 31, 1983

	State Banks	National Banks	Total
Number of Banks	127	34	161
Number of Branches	439	310	749
Assets			
Cash and due from depository institutions	574,088	893,017	1,467,105
U.S. Treasury securities	1,062,651	698,682	1,761,333
Obligations of other U.S. Government agencies and corporations	778,610	352,192	1,130,802
Obligations of State and political subdivisions in the United States	1,019,045	862,487	1,881,532
All other securities	38,453	87,841	126,294
Federal funds sold and securities purchased under agreements to resell	259,830	283,238	543,068
Loans, Total (excluding unearned income) Less: Allowance for possible loan losses	3,754,862	3,347,340	7,102,202
Lease financing receivables	1,375	10,291	11,666
Bank premises, furniture and fixtures and other assets representing bank premises	170,005	143,669	313,674
Real estate owned other than bank premises	24,685	33,888	58,573
Intangible assets	2,179	14,268	16,447
All other assets	190,791	217,994	408,785
TOTAL ASSETS	<u>7,876,574</u>	<u>6,944,907</u>	<u>14,821,481</u>
LIABILITIES			
Demand deposits of individual, partnerships and corporations	1,138,637	1,097,416	2,236,053
Time and savings deposits of individuals, partnerships, and corporations	5,029,145	3,835,758	8,864,903
Deposits of United States Government	54,293	10,519	64,812
Deposits of States and political subdivisions in the United States	649,628	554,671	1,204,299
All other deposits	41,800	140,885	182,685
Certified and officers' checks	33,421	26,732	60,153
TOTAL DEPOSITS	<u>6,946,924</u>	<u>5,665,981</u>	<u>12,612,905</u>
Federal funds purchased and securities sold under agreements to repurchase	93,992	576,899	670,891
Interest-bearing demand notes (not balances) issued to the U.S. Treasury and other liabilities for borrowed money	43,918	109,405	153,323
Mortgage indebtedness and liability for capitalized leases	37,009	17,894	54,903
All other liabilities	117,823	110,558	228,381
TOTAL LIABILITIES	<u>7,239,666</u>	<u>6,480,737</u>	<u>13,720,403</u>
Subordinated notes and debentures	6,705	10,620	17,325

EQUITY CAPITAL			
Preferred stock	1,075		1,075
Common stock	78,443	51,404	129,847
Surplus	517,122	372,607	889,729
Undivided profits and reserve for contingencies and other capital reserve	33,563	29,539	63,102
TOTAL EQUITY CAPITAL	<u>630,203</u>	<u>453,550</u>	<u>1,083,753</u>
TOTAL LIABILITIES AND EQUITY CAPITAL	<u>7,876,574</u>	<u>6,944,907</u>	<u>14,821,481</u>

CONSOLIDATED REPORT OF INCOME - ALL STATE BANKS

January 1, 1983 to December 31, 1983

(In Millions of Dollars)

1. OPERATING INCOME:	
a. Interest and fees on loans	473,576
b. Interest on balance with depository institutions	14,113
c. Income on Federal funds sold and securities purchased under agreements to resell	32,390
d. Interest on U.S. Treasury securities and on obligations of other U.S. Government agencies and corporations	194,243
e. Interest on obligations of States and political subdivision in the U.S. . .	70,649
f. Income from all other securities	3,718
g. Income from lease financing	225
h. Income from fiduciary activities	1,948
i. Service charges on deposit accounts	34,334
j. Other service charges, commissions, and fees	14,051
k. Other operating income	11,560
l. TOTAL OPERATING INCOME (sum of items 1a thru 1k)	850,807
2. OPERATING EXPENSES:	
a. Salaries and employee benefits	129,171
b. Interest on time certificates of deposit of \$100,000 or more	82,866
c. Interest on other deposits	389,390
d. Expense of Federal funds purchased and securities sold under agreements to repurchase	7,309
e. Interest on demand notes (note balance) issued to the U.S. Treasury and on other borrowed money	6,906
f. Interest on subordinated notes and debentures	717
g. Occupancy expense of bank premises, Net, and furniture and equipment expense	37,715
h. Provision for possible loan losses	42,468
i. Other operating expenses	77,325
j. TOTAL OPERATING EXPENSES (sum of items 2a thru 2i)	773,867
3. INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES (item 1l minus 2j)	76,940
4. APPLICABLE INCOME TAXES	8,826
5. INCOME BEFORE SECURITIES GAINS OR LOSSES (item 3 minus 4) . .	68,114
6. SECURITIES GAINS (losses), NET	382
7. NET INCOME (item 5 plus or minus 6)	68,496
OR	
7. INCOME BEFORE EXTRAORDINARY ITEMS	68,496
8. EXTRAORDINARY ITEMS, NET OF TAX EFFECT	504
9. NET INCOME (item 7 plus or minus 8)	69,000

TOTAL ASSETS OF INDIVIDUAL NATIONAL BANKS INCLUDING BRANCHES

December 31, 1983

(In Millions of Dollars)

Biloxi	Metropolitan National Bank	25,465
Clarksdale	First National Bank of Clarksdale	64,069
Cleveland	First National Bank of Bolivar County	16,102
Columbus	First Columbus National Bank	120,210
Corinth	National Bank of Commerce of Corinth	70,836
Greenville	The First National Bank of Greenville	105,472
Gulfport	Gulf National Bank	56,949
Hattiesburg	First Mississippi National Bank	382,331
Hernando	First National Bank of DeSoto County	28,116
Iuka	First American National Bank of Iuka	31,075
Jackson	Consumer National Bank	8,164
Jackson	Deposit Guaranty National Bank	2,288,216
Jackson	First National Bank of Jackson	1,699,321
Jackson	Great Southern National Bank	197,522
Laurel	The Commercial National Bank and Trust Company	143,901
Lexington	First National Bank of Holmes County	57,805
Lucedale	First National Bank of Lucedale	22,580
Meridian	The Citizens National Bank of Meridian	157,545
Natchez	Britton & Koontz First National Bank	84,846
New Albany	First National Bank	105,697
Newton	First National Bank of Newton	25,538
Ocean Springs	First National Bank of the South	71,144
Oxford	The First National Bank of Oxford	48,689
Pascagoula	Citizens National Bank	29,111
Picayune	First National Bank of Picayune	43,681
Pontotoc	The First National Bank of Pontotoc	60,431
Rosedale	First National Bank	12,504
Starkville	National Bank of Commerce of Mississippi	245,886
Tupelo	First Citizens National Bank	185,332
Union	Peoples Bank of Mississippi, N.A.	223,596
Vicksburg	First National Bank of Vicksburg	155,629
Vicksburg	Merchants National Bank	119,220
West Point	The First National Bank of West Point	43,186
Wiggins	First National Bank of Wiggins	14,738
		6,944,907

TOTAL ASSETS OF INDIVIDUAL STATE BANKS INCLUDING BRANCHES

December 31, 1983

(In Millions of Dollars)

Amory	Security Bank of Amory	55,265
Anguilla	Bank of Anguilla	44,572
Baldwyn	Farmers and Merchants Bank	33,527
Batesville	Batesville Security Bank	64,588
Bay St. Louis	Merchants Bank & Trust Company	74,069
Bay Springs	First United Bank	217,226
Bay Springs	Jasper County Bank	30,961
Belzoni	Citizens Bank & Trust Company	100,206
Belzoni	Guaranty Bank and Trust Company	55,684
Benoit	Bank of Benoit	6,468
Biloxi	Jefferson Bank	17,062
Biloxi	The Peoples Bank of Biloxi	107,787
Bolton	The Merchants Bank	2,967
Brandon	Rankin County Bank	125,138
Brookhaven	Brookhaven Bank and Trust Company	127,469
Brookhaven	State Bank & Trust Company	42,734
Bruce	Farmers and Merchants Bank	13,402
Byhalia	Citizens Bank	16,271
Carthage	Bank of Central Mississippi	24,485
Carthage	The Carthage Bank	65,083
Charleston	Tallahatchie County Bank	20,751
Clarksdale	United Southern Bank	254,445
Cleveland	The Cleveland State Bank	80,506
Coldwater	Citizens Bank	17,204
Collins	Covington County Bank	17,894
Collins	State Bank and Trust Company	22,462
Columbia	The Citizens Bank	79,903
Columbus	Merchants & Farmers Bank	63,629
Como	State Bank of Como	12,573
Corinth	Alcorn Bank and Trust Company	15,106
Corinth	The Security Bank	87,295
Crenshaw	Bank of Crenshaw	5,168
Crystal Springs	Bank of the South	6,278
DeKalb	Commercial Bank of DeKalb	32,595
Duck Hill	Duck Hill Bank	11,657
Edwards	The Bank of Edwards	14,560
Ellisville	Merchants and Manufacturers Bank of Ellisville	54,283
Falkner	The Bank of Falkner	15,584
Fayette	The Jefferson County Bank	6,513
Flora	Bank of Flora	23,317
Forest	The Bank of Forest	44,602
Forest	Farmers and Merchants Bank	45,606
Foxworth	Foxworth Bank	35,087
Fulton	Tombigbee Bank & Trust Company	22,007
Greenwood	Bank of Commerce	55,565
Grenada	Grenada Bank	586,393

Gulfport	First State Bank	19,467
Gulfport	Hancock Bank	527,637
Hazlehurst	Bank of Hazlehurst	54,638
Hazlehurst	Merchants and Planters Bank	47,307
Hernando	The Hernando Bank	62,832
Hollandale	Bank of Hollandale	33,399
Holly Springs	Bank of Holly Springs	29,523
Holly Springs	First State Bank	31,822
Holly Springs	Merchants & Farmers Bank of Holly Springs	24,150
Indianola	The Bank of the Delta	8,094
Indianola	Peoples Bank of Indianola	46,390
Iuka	The Iuka Guaranty Bank	45,684
Jackson	The Mississippi Bank	285,420
Kilmichael	Bank of Kilmichael	19,025
Kosciusko	Merchants and Farmers Bank	144,582
Laurel	Bank of Laurel	54,780
Leland	The Bank of Leland	36,356
Lexington	Holmes County Bank & Trust Company	38,643
Louisville	Citizens Bank and Trust Company	46,852
Lucedale	Bank of Lucedale	51,602
Macon	The Merchants and Farmers Bank	52,707
Magee	Bank of Simpson County	26,118
Magee	State Guaranty Bank	42,341
Mantee	The Bank of Mantee	40,325
Marks	Citizens Bank & Trust Company of Marks	35,497
McComb	First Bank	156,754
Meadville	Bank of Franklin	45,673
Mendenhall	Peoples Bank	46,591
Meridian	Merchants & Farmers Bank	176,043
Morton	Bank of Morton	42,130
Morton	Citizens Bank and Trust Company	16,126
Moss Point	The American Bank of Jackson County	7,172
Moss Point	Pascagoula - Moss Point Bank	115,496
Mount Olive	Mount Olive Bank	35,341
Natchez	First Natchez Bank	60,528
New Albany	Bank of New Albany	75,277
New Augusta	Perry County Bank	17,648
Newton	Newton County Bank	62,318
North Carrollton	Peoples Bank & Trust Company	9,281
Oakland	Bank of North Mississippi	19,021
Okolona	The Bank of Okolona	18,542
Pascagoula	Merchants & Marine Bank	101,552
Philadelphia	Bank of Philadelphia	42,795
Philadelphia	The Citizens Bank of Philadelphia	68,537
Port Gibson	The Mississippi Southern Bank	20,373
Port Gibson	Port Gibson Bank	39,915
Prentiss	South Mississippi Bank	53,448
Purvis	Lamar County Bank	37,664
Quitman	Southeast Mississippi Bank	48,461
Raleigh	The Bank of Raleigh	28,258

Raymond	Merchants and Planters Bank	16,455
Richton	Richton Bank & Trust Company	26,384
Ripley	The Peoples Bank	90,093
Rosedale	The Valley Bank	14,737
Ruleville	Bank of Ruleville	14,706
Ruleville	Planters Bank & Trust Company	85,150
Sardis	Bank of Sardis	18,366
Sardis	Panola County Bank	18,926
Senatobia	Peoples Bank of Senatobia	43,343
Senatobia	Senatobia Bank	35,255
Shelby	The Bank of Bolivar County	10,053
Starkville	Security State Bank	128,696
Stonewall	The Stonewall Bank	8,332
Taylorsville	Smith County Bank	35,699
Tunica	Planters Bank	35,769
Tunica	Tunica County Bank	21,349
Tupelo	Bank of Mississippi	508,553
Tupelo	The Peoples Bank and Trust Company	322,369
Tylertown	Walthall Citizens Bank	22,945
Vicksburg	The American Bank	48,396
Walnut	The Bank of Walnut	8,922
Walnut Grove	Bank of Walnut Grove	16,316
Water Valley	Bank of Water valley	36,896
Water Valley	The Mechanics Savings Bank of Water Valley	33,872
Waynesboro	First State Bank	90,799
Webb	The Bank of Webb	4,750
Wiggins	Bank of Wiggins	32,455
Winona	Bank of Winona	36,443
Winona	Merchants & Farmers Bank of Winona	21,811
Woodville	Commercial Bank	23,053
Yazoo City	Bank of Yazoo City	59,599
		7,876,574

**LIST OF ALL STATE AND NATIONAL BANKS, BRANCHES
ALPHABETIZED BY COUNTIES AND BY CITIES WITHIN COUNTIES**

December 31, 1983

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Adams	Natchez	Britton & Koontz First National Bank	3
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	5
		First Natchez Bank	2
Alcorn	Corinth	Alcorn Bank and Trust Company	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		National Bank of Commerce of Corinth	3
		The Security Bank	4
	Rienzi	Rienzi Branch Office Branch, The Security Bank, Corinth	
Amite	Gloster	Amite County Bank Branch, First National Bank of Jackson, Jackson	
	Liberty	Amite County Bank Branch, First National Bank of Jackson, Jackson	
		Liberty Branch Office Branch, First Bank, McComb	
Attala	Ethel	Ethel Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
	Kosciusko	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
		Merchants and Farmers Bank	3
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	1
	Sallis	Sallis Branch Office Branch, Merchants and Farmers Bank, Kosciusko	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Benton	Ashland	First National Bank Branch, First National Bank, New Albany	
		Merchants & Farmers Bank Branch, Merchants & Farmers Bank of Holly Springs, Holly Springs	
	Hickory Flat	First National Bank Branch, First National Bank, New Albany	
	Michigan City	Michigan City Branch Office Branch, First State Bank, Holly Springs	
Bolivar	Benoit	Bank of Benoit	
	Cleveland	Bank of Cleveland Branch Bank, Grenada Bank, Grenada	2
		Cleveland Branch Office Branch, The Valley Bank, Rosedale	
		Cleveland Federal Savings Bank	
		The Cleveland State Bank	2
		First National Bank of Bolivar County	1
	Duncan	Duncan Branch Office Branch, The Bank of Bolivar County, Shelby	
	Gunnison	Gunnison Branch Office Branch, The Valley Bank, Rosedale	
	Merigold	Merigold Bank Branch Bank, The Cleveland State Bank, Cleveland	
	Mound Bayou	Mound Bayou Branch Office Branch, The Bank of Bolivar County, Shelby	
	Rosedale	First National Bank	
		The Valley Bank	1
	Shaw	Bank of Shaw Branch Bank, Grenada Bank, Grenada	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Calhoun	Shelby	The Bank of Bolivar County Bank of Shelby Branch Bank, Grenada Bank, Grenada	
	Bruce	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo Farmers and Merchants Bank	
	Calhoun City	Calhoun County Bank Branch Bank, Grenada Bank, Grenada	
	Derma	Bank of Derma Branch, Grenada Bank, Grenada	
	Pittsboro	Bank of Pittsboro Branch, Farmers and Merchants Bank, Bruce	
Carroll	Vardaman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Carrollton	Carrollton Branch Office Branch, Peoples Bank & Trust Company, North Carrollton	
	North Carrollton	Peoples Bank & Trust Company	
	Vaiden	Carroll County Bank Branch, Merchants and Farmers Bank of Winona, Winona Vaiden Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
	Houlka	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Chickasaw	Houston	Bank of Mississippi Branch, Bank of Mississippi, Tupelo Houston State Bank Branch Bank, Grenada Bank, Grenada	1
	Okolona	The Bank of Okolona Chickasaw County Office Branch, First Citizens National Bank, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Choctaw	Ackerman	Ackerman Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
		Bank of Ackerman Branch Bank, Grenada Bank, Grenada	1
	Weir	Weir Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
Claiborne	Port Gibson	The Mississippi Southern Bank Port Gibson Bank	
Clarke	Enterprise	Bank of Enterprise Branch, Great Southern National Bank, Jackson	
		Enterprise Branch Office Branch, The Stonewall Bank, Stonewall	
	Pachuta	Bank of Pachuta Branch, Great Southern National Bank, Jackson	
	Quitman	Bank of Quitman Branch, Great Southern National Bank, Jackson	
		Southeast Mississippi Bank	
	Shubuta	Bank of Shubuta Branch Bank, Southeast Mississippi Bank, Quitman	
	Stonewall	The Stonewall Bank	
Clay	West Point	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Clay County Bank and Trust Company, Branch Bank, The Peoples Bank & Trust Company, Tupelo	2
		First National Bank of West Point	2
Coahoma	Clarksdale	Coahoma Bank Branch Bank, Grenada Bank, Grenada	2
		First National Bank of Clarksdale	2
		United Southern Bank	3

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Friars Point	Friars Point Branch Office Branch, United Southern Bank, Clarksdale	
	Jonestown	Coahoma Bank Branch, Grenada Bank, Grenada	
		Jonestown Branch Office Branch, United Southern Bank, Clarksdale	
	Lula	Coahoma Bank Branch, Grenada Bank, Grenada	
		Lula Branch Office Branch, United Southern Bank, Clarksdale	
Copiah	Crystal Springs	Bank of the South	
		The Mississippi Bank Branch Bank, The Mississippi Bank, Jackson	2
	Gallman	Gallman Branch Office Branch, Bank of Hazlehurst, Hazlehurst	
	Georgetown	Georgetown Bank Branch Bank, Merchants and Planters Bank, Hazlehurst	
	Hazlehurst	Bank of Hazlehurst	2
		Merchants and Planters Bank	1
	Wesson	Bank of Wesson Branch Bank, Merchants and Planters Bank, Hazlehurst	
		Wesson Branch Office Branch, Bank of Hazlehurst, Hazlehurst	
Covington	Collins	Collins Branch Office Branch, Mount Olive Bank, Mount Olive	
		Covington County Bank	
		State Bank & Trust Company	1
	Mount Olive	Mount Olive Bank	1
	Seminary	Seminary Branch Office Branch, State Bank & Trust Company, Collins	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
DeSoto		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Hernando	First National Bank of DeSoto County The Hernando Bank	1
	Horn Lake	Bank of Horn Lake Branch, The Hernando Bank, Hernando	
	Olive Branch	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Bank of Olive Branch Branch, The Hernando Bank, Hernando	
		People's Bank and Trust Branch Bank, The Bank of Mantee, Mantee	
	Southaven	Bank of Mississippi Branch Bank, Bank of Mississippi Tupelo	
		Bank of Southaven Branch, The Hernando Bank, Hernando	
		Coahoma Bank Branch Bank, Grenada Bank Grenada	1
		Southaven Branch Branch, First National Bank of DeSoto County, Hernando	1
	Walls	Bank of Walls Branch, Tunica County Bank, Tunica	
		Lynchburg Branch Branch, First National Bank of DeSoto County, Hernando	
Forest	Hattiesburg	Bank of Hattiesburg Branch, Great Southern National Bank, Jackson	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	5
		First Mississippi National Bank	6
		Hattiesburg Branch Branch, First National Bank of Jackson, Jackson	6
		Hattiesburg Branch Bank Branch Bank, South Mississippi Bank, Prentiss	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Petal	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Petal Branch Branch, Deposit Guaranty National Bank, Jackson	
		Petal - Harvey Branch Branch, First National of Jackson, Jackson	
Franklin	Bude	Bude Branch Bank Branch Bank, Bank of Franklin, Meadville	
	Meadville	Bank of Franklin	
	Roxie	Roxie Branch Bank Branch Bank, Bank of Franklin, Meadville	
George	Lucedale	Bank of Lucedale	2
		First National Bank of Lucedale	1
		Multi Mart Branch Office Branch, First State Bank, Waynesboro	
Greene	Leakesville	Bank of Leakesville Branch Bank, First State Bank, Waynesboro	
		Leakesville Branch Branch Bank, First National Bank of Lucedale, Lucedale	
	McLain	McLain Branch Office Branch, Perry County Bank, New Augusta	
	State Line	State Line Branch Office Branch, First State Bank, Waynesboro	
Grenada	Elliott	Elliott Branch Office Branch, Duck Hill Bank, Duck Hill	
	Grenada	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Grenada Bank	3
		Grenada Branch Branch, Peoples Bank of Mississippi, N.A., Union	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Holcomb	Bank of Holcomb Branch, Grenada Bank, Grenada	
Hancock	Bay St. Louis	Gulf National Bank Branch, Gulf National Bank, Gulfport	
		Hancock Bank Branch Bank, Hancock Bank, Gulfport	1
		Merchants Bank & Trust Company	
	Diamondhead	Diamondhead Branch Office Branch, Hancock Bank, Gulfport	
	Gainesville	National Space Technological Laboratories Branch, Hancock Bank, Gulfport	
	Waveland	Waveland Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	1
Harrison	Biloxi	Biloxi Branch Branch, First National Bank of the South, Ocean Springs	
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	5
		Gulf National Bank Branch, Gulf National Bank, Gulfport	2
		Hancock Bank Branch, Hancock Bank, Gulfport	
		Jefferson Bank	
		Metropolitan National Bank	2
		The Peoples Bank of Biloxi	2
	Gulfport	First State Bank	2
		Gulf National Bank	2
		Gulfport Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Hinds	Long Beach	Gulfport Office Branch, First Mississippi National Bank, Hattiesburg	1
		Hancock Bank	6
		Long Beach Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
		Long Beach Branch Office Branch, Hancock Office, Gulfport	1
		Orange Grove Harrison Central Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
		Pass Christian Hancock Bank Branch Bank, Hancock Bank, Gulfport	
	Bolton	Pass Christian Branch Branch, Gulf National Bank, Gulfport	
		The Merchants Bank	
		Clinton The American Bank* Branch Bank, The American Bank, Vicksburg	
		Clinton Branch Branch, First National Bank of Jackson, Jackson	
		Clinton Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
		Edwards Bank of Edwards	
		Jackson Consumer National Bank	1
	Jackson	Deposit Guaranty National Bank	23
		First Jackson Savings Bank	2
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	5
		First National Bank of Jackson	17

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Holmes		Great Southern National Bank	3
		The Mississippi Bank	9
		McDowell Square Branch Office Branch, The American Bank, Vicksburg	
		North Congress Street Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	2
	Raymond	Merchants and Planters Bank	1
	Terry	Terry Branch Bank Branch Bank, The Mississippi Bank, Jackson	
	Utica	Utica Branch Office Branch, Merchants National Bank, Vicksburg	
	Durant	Durant Branch Branch, First National Bank of Holmes County, Lexington	
		Peoples Bank of Durant Branch Bank, Merchants and Farmers Bank, Lexington	1
	Goodman	Goodman Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
	Lexington	First National Bank of Holmes County Holmes County Bank & Trust Company	1
	Pickens	Pickens Bank Branch, First National Bank of Holmes County, Lexington	
	Tchula	Tchula Branch Branch, First National Bank of Holmes County, Lexington	
	West	West Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
Humphreys	Belzoni	Citizens Bank & Trust Company	1
		Guaranty Bank & Trust Company	1
	Isola	Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Louise	Louise Office Branch, Deposit Guaranty National Bank, Jackson	
		Planters Bank and Trust Company Branch, Planters Bank and Trust Company, Ruleville	
Issaquena	Mayersville	Mayersville Branch Office Branch, Bank of Anguilla, Anguilla	
Itawamba	Fulton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		Itawamba County Office Branch, First Citizens National Bank, Tupelo	1
		Tombigbee Bank & Trust Company	
	Mantachie	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Tremont	Tremont Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
Jackson	Escatawpa	Escatawpa Branch Office Branch, Bank of Lucedale, Lucedale	
		Escatawpa Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
		Escatawpa Branch Office Branch, Merchants & Marine Bank, Pascagoula	
	Gautier	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Gautier Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
		Gautier Branch Office Branch, Merchants & Marine Bank, Pascagoula	
		Singing River Mall Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Hurley	East Central Branch Office Branch, Bank of Lucedale, Lucedale	
	Kreole	Kreole Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Moss Point	The American Bank of Jackson County Moss Point Branch Office Branch, Merchants & Marine Bank, Pascagoula Pascagoula-Moss Point Bank	
	Ocean Springs	First National Bank of the South Ocean Springs Branch Branch, First Mississippi National Bank, Hattiesburg Ocean Springs State Bank Branch Bank, Pascagoula-Moss Point Bank, Moss Point Ocean Springs Branch Office Branch, Citizens National Bank, Pascagoula St. Martins Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Pascagoula	Citizens National Bank Merchants & Marine Bank Pascagoula Branch Office Branch, The American Bank of Jackson County, Moss Point Pascagoula Branch Office Branch, First National Bank of the South, Ocean Springs Pascagoula-Moss Point Bank Branch Bank, Pascagoula-Moss Point Bank, Moss Point	2 3
Jasper	Bay Springs	First United Bank Jasper County Bank	1
	Heidelberg	Heidelberg Branch Office Branch, First United Bank, Bay Springs Heidelberg Branch Office Branch, Jasper County Bank Bay Springs	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Jefferson	Louin	Newton County Bank Branch, Newton County Bank, Newton	
	Stringer	Stringer Branch Office Branch, Bay First United Bank, Bay Springs	
	Fayette	Fayette Bank Branch, First Natchez Bank, Natchez	
		The Jefferson County Bank	
Jefferson Davis	Bassfield	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Prentiss	Prentiss Branch Office Branch, First Bank, McComb	
		South Mississippi Bank	1
Jones	Ellisville	Bank of Ellisville Branch, Bank of Laurel, Laurel	
		Ellisville Branch Branch, Deposit Guaranty National Bank, Jackson	
		Merchants and Manufacturers Bank of Ellisville, Ellisville	1
	Laurel	Bank of Laurel	2
		The Commercial National Bank and Trust Company of Laurel	5
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		Laurel Branch Office Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville	
	Sandersville	Sandersville Branch Office Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville	
	Soso	Soso Branch Office Branch, Smith County Bank, Taylorsville	
Kemper	DeKalb	Commercial Bank of DeKalb	
	Preston	Preston Branch Office Branch, Commercial Bank of DeKalb, DeKalb	
	Scooba	Scooba Branch Bank Branch Bank, Merchants & Farmers Bank, Macon	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Lafayette	Abbeville	Abbeville Bank Branch, Bank of Holly Springs, Holly Springs	
	Oxford	The First National Bank of Oxford	3
		Oxford Bank & Trust Company Branch Bank, Merchants and Farmers Bank, Kosciusko	2
		Oxford Branch Bank Branch Bank, United Southern Bank, Clarksdale	2
Lamar	Lumberton	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Purvis	Lamar County Bank	
	Sumrall	Sumrall Branch Office Branch, Lamar County Bank, Purvis	
Lauderdale	Collinsville	Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	
	Marion	The Citizens National Bank of Meridian, Branch, The Citizens National Bank of Meridian, Meridian	
	Meridian	Bank of Meridian Branch, Great Southern National Bank, Jackson	2
		The Citizens National Bank of Meridian	8
		First United Bank Branch Bank, First United Bank, Bay Springs	5
		The Merchants and Farmers Bank	7
Lawrence	Monticello	Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	4
	Monticello	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Monticello Branch Office Branch, First Bank, McComb	
	New Hebron	Deposit Guaranty National Bank; Branch, Deposit Guaranty National Bank, Jackson	
	Silver Creek	Silver Creek Branch Office Branch, First Bank, McComb	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Leake	Carthage	Bank of Central Mississippi	1
		The Carthage Bank	2
	Edinburg	Bank of Edinburg Branch, The Carthage Bank, Carthage	
	Lena	Bank of Lena Branch, Merchants & Farmers Bank, Kosciusko	
	Madden	Madden Branch Office Branch, Bank of Central Mississippi, Carthage	
	Thomastown	Thomastown Branch Office Branch, Merchants & Farmers Bank, Kosciusko	
	Walnut Grove	Bank of Walnut Grove	
Lee	Guntown	Guntown Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Mooreville	Mooreville Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
	Nettleton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Plantersville	Plantersville Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Saltillo	The Peoples Bank & Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	
	Shannon	Shannon Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Tupelo	Tupelo Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
		First National Bank Branch, First National Bank, New Albany	
		Bank of Mississippi	9
		First Citizens National Bank	5
		The Peoples Bank & Trust Company	5
	Verona	Verona Branch Office Branch, First Citizens National Bank, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Leflore	Greenwood	Bank of Commerce	2
		The Bank of Greenwood Branch, First National Bank of Jackson, Jackson	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		First Greenwood Bank Branch Bank, Grenada Bank, Grenada	2
	Itta Bena	Bank of Itta Bena Branch, Grenada Bank, Grenada	
Lincoln	Bogue Chitto	Bogue Chitto Branch Office Branch, Brookhaven Bank and Trust Company, Brookhaven	
		Brookhaven Bank and Trust Company	4
	Brookhaven	Brookhaven Branch Office Branch, First Bank, McComb	
Lowndes	Artesia	State Bank & Trust Company	2
		National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Caledonia	Caledonia Branch Branch, National Bank of Commerce of Mississippi, Columbus	
		Columbus Branch	4
	Columbus	Branch, National Bank of Commerce of Mississippi, Starkville	
		First Citizens National Bank of Columbus, Branch, First Citizens National Bank, Tupelo	2
		First Columbus National Bank	5
		Merchants and Farmers Bank	4
	New Hope	New Hope Branch Office Branch, Merchants and Farmers Bank, Columbus	
Madison	Canton	Canton Branch Bank Branch Bank, Citizens Bank & Trust Company, Belzoni	
		Canton Branch Branch, First Jackson Savings Bank, Jackson	
		Canton Branch Branch, First National Bank of Jackson, Jackson	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY	
Marion		The Mississippi Bank Branch Bank, The Mississippi Bank, Jackson	1	
	Flora	Bank of Flora	1	
	Madison	Madison Branch Bank Branch, First National Bank of Jackson, Jackson		
	Ridgeland	The Mississippi Bank Branch, The Mississippi Bank, Jackson	1	
		Ridgeland Branch Bank Branch, First National Bank of Jackson, Jackson		
	Columbia	The Citizens Bank	2	
		Columbia Bank Branch, First National Bank of Jackson, Jackson	2	
		Columbia Branch Office Branch, Foxworth Bank, Foxworth	1	
	Foxworth	Foxworth Bank		
	Marshall	Barton	Barton Branch Office Branch, Citizens Bank, Byhalia	
Marshall	Byhalia	Citizens Bank		
	Holly Springs	Bank of Holly Springs		
		First State Bank		
		Merchants & Farmers Bank of Holly Springs	1	
	Mount Pleasant	Mount Pleasant Branch Office Branch, First State Bank, Holly Springs	1	
	Potts Camp	Potts Camp Bank Branch, Bank of Holly Springs, Holly Springs		
	Slayden	Slayden Bank Branch, Bank of Holly Springs, Holly Springs		
	Victoria	Victoria Branch Office Branch, Citizens Bank, Byhalia		
	Monroe	Aberdeen	Aberdeen Branch Branch, National Bank of Commerce of Mississippi, Starkville	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Montgomery	Amory	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Amory Branch Branch, National Bank of Commerce of Mississippi, Starkville	1
		Bank of Amory Branch Bank, The Peoples Bank & Trust Company, Tupelo	1
	Hamilton	Security Bank of Amory	3
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
		Hamilton Branch Branch, National Bank of Commerce of Mississippi, Starkville	
	Hatley	Hatley Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Prairie	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Smithville	Smithville Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Duck Hill	Duck Hill Bank	
Montgomery	Kilmichael	Bank of Kilmichael	
	Winona	Bank of Winona	1
		Merchants and Farmers Bank of Winona	1
		Montgomery County Bank Branch, Grenada Bank, Grenada	
Neshoba	Philadelphia	Bank of Philadelphia	3
		The Citizens Bank of Philadelphia	3
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	2
Newton	Decatur	Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	
	Hickory	Hickory Branch Office Branch, Newton County Bank, Newton	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Newton	First National Bank of Newton	1
		Newton County Bank	1
	Union	Peoples Bank of Mississippi, N.A.	
		Union Branch Office Branch, The Citizens Bank of Philadelphia, Philadelphia	
Noxubee	Brooksville	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Macon	The Citizens National Bank of Meridian, Branch, The Citizens National Bank of Mississippi, Meridian	
		Merchants & Farmers Bank	
	Shuqualak	Shuqualak Branch Bank Branch Bank, Merchants & Farmers Bank, Macon	
	Oktibbeha	National Bank of Commerce of Mississippi, Branch, National Bank of Commerce of Mississippi, Starkville	
		Starkville	
	Starkville	First Citizens National Bank of Starkville, Branch, First Citizens National Bank, Tupelo	
		National Bank of Commerce of Mississippi	3
		Security State Bank	3
		Starkville Branch Bank Branch Bank, Merchants and Farmers Bank, Kosciusko	1
	Sturgis	Starkville Branch Bank Branch Bank, Bank of North Mississippi, Oakland	
		Bank of Sturgis Branch, Security State Bank, Starkville	
	Panola	Batesville Branch Bank Branch Bank, United Southern Bank, Clarksdale	1
		Batesville Branch Bank Branch Bank, Bank of North Mississippi, Oakland	
		Batesville Security Bank	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Como	State Bank of Como	
	Crenshaw	Bank of Crenshaw	
	Pope	Pope Branch Bank Branch Bank, United Southern Bank Clarksdale	
	Sardis	Bank of Sardis Panola County Bank	
Pearl River	Picayune	Bank of Picayune Branch Bank, Hancock Bank, Gulfport	3
		First National Bank of Picayune	2
		First United Bank Branch Bank, First United Bank, Bay Springs	
	Poplarville	First United Bank Branch Bank, First United Bank, Bay Springs Hancock Bank Branch Bank, Hancock Bank, Gulfport	
Perry	Beaumont	Beaumont Branch Office Branch, Perry County Bank, New Augusta	
	New Augusta	Perry County Bank	
	Richton	Richton Bank and Trust Company	1
	Runnelstown	Runnelstown Branch Office Branch, Perry County Bank, New Augusta	
Pike	Magnolia	First Bank Branch, Bank, First Bank, McComb	
	McComb	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
		First Bank	3
		First National Bank Branch, First National Bank of Jackson, Jackson	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Pontotoc	Osyka	Osyka Branch Office Branch, First Bank, McComb	
	Summit	First Bank Branch Bank, First Bank, McComb	
	Ecru	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Pontotoc	Bank of Pontotoc Branch Bank, The Peoples Bank & Trust Company, Tupelo	1
		The First National Bank of Pontotoc	1
Prentiss	Sherman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Baldwyn	Baldwyn State Bank Branch Bank, Grenada Bank, Grenada	
		Farmers & Merchants Bank	1
	Booneville	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		First Citizens National Bank Branch, First Citizens National Bank, Tupelo	
Quitman		The Peoples Bank and Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	2
	Jumpertown	Jumpertown Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Marietta	Marietta Branch Office Branch, Farmers & Merchants Bank, Baldwyn	
	Crowder	Crowder Branch Bank Branch Bank, Citizens Bank & Trust Company of Marks, Marks	
	Lambert	Lambert Branch Bank Branch Bank, United Southern Bank, Clarksdale	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Marks	Citizens Bank & Trust Company of Marks	
		Peoples Bank of Quitman County Branch, Batesville Security Bank, Batesville	
		Quitman County Bank Branch, First National Bank of Clarksdale, Clarksdale	
	Sledge	Sledge Branch Office Branch, United Southern Bank, Clarksdale	
		Sledge Branch Office Branch, Citizens Bank & Trust Company of Marks, Marks	
Rankin	Brandon	Belle Grove Branch Office Branch, First National Bank of Jackson, Jackson	
		First United Bank Branch Bank, First United Bank, Bay Springs	
		Rankin County Bank	1
	Florence	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Flowood	Flowood Branch Office Branch, Rankin County Bank, Brandon	
		Lakeland Drive Branch Office Branch, Rankin County Bank, Brandon	
	Pearl	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		First United Bank Branch, First United Bank, Bay Springs	
		McLaurin Mart Branch Office Branch, The Mississippi Bank, Jackson	
		Pearl Office Branch, Deposit Guaranty National Bank, Jackson	
		Pearl Office Branch, First National Bank of Jackson, Jackson	
		Pearl Branch Office Branch, Rankin County Bank, Brandon	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Pelahatchie	Pelahatchie Branch Office Branch, Rankin County Bank, Brandon	
		Pelahatchie Branch Office Branch, Citizens Bank and Trust Company, Morton	
	Puckett	Puckett Branch Office Branch, First United Bank, Bay Springs	
	Richland	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Richland Branch Office Branch, First United Bank, Bay Springs	
		Richland Branch Office Branch, Rankin County Bank, Brandon	
Scott	Forest	The Bank of Forest Farmers and Merchants Bank Forest Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	1
	Lake	Newton County Bank Branch, Newton County Bank, Newton	
	Morton	Bank of Morton Citizens Bank and Trust Company	1
	Sebastopol	Sebastopol Branch Bank Branch Bank, Bank of Central Mississippi, Carthage	
Sharkey	Anguilla	Bank of Anguilla	
	Cary	Cary Branch Office Branch, Bank of Anguilla, Anguilla	
	Rolling Fork	Rolling Fork Branch Office Branch, Bank of Anguilla, Anguilla	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Rolling Fork Branch Branch, Merchants National Bank, Vicksburg	
Simpson	Magee	Bank of Simpson County	1
		State Guaranty Bank	1
	Mendenhall	Mendenhall Branch Office Branch, Bank of Simpson County, Magee	
		Peoples Bank	
	Sanatorium	Sanatorium Branch Office Branch, Peoples Bank, Mendenhall	
Smith	Mize	Mize Branch Office Branch, Smith County Bank, Taylorsville	
	Raleigh	Bank of Raleigh	1
	Taylorsville	Smith County Bank	
Stone	Wiggins	Bank of Wiggins	1
		First National Bank of Wiggins	
Sunflower	Drew	Drew Branch Bank Branch Bank, United Southern Bank, Clarksdale	
		The Bank of the Delta	
	Indianola	Peoples Bank of Indianola	1
		Planters Bank and Trust Company Branch Bank, Planters Bank and Trust Company, Ruleville	1
	Inverness	Inverness Branch Branch, Deposit Guaranty National Bank, Jackson	
	Moorhead	Bank of Moorhead Branch Bank, Grenada Bank, Grenada	
	Ruleville	Bank of Ruleville	
		Planters Bank and Trust Company	
	Sunflower	Sunflower Branch Bank Branch, Planters Bank and Trust Company, Ruleville	
Tallahatchie	Charleston	Bank of Charleston Branch Bank, Grenada Bank, Grenada	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Tate		Tallahatchie County Bank	
	Sumner	Bank of Sumner Branch, Grenada Bank Grenada	
	Tutwiler	Tutwiler Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Webb	The Bank of Webb	
	Arkabutla	Arkabutla Branch Office Branch, Citizens Bank, Coldwater	
	Coldwater	Citizens Bank	
		Coldwater Branch Office Branch, Peoples Bank of Senatobia, Senatobia	
	Independence	Senatobia Bank Branch, Senatobia Bank, Senatobia	
	Senatobia	Peoples Bank of Senatobia	2
		Senatobia Bank	1
Tippah		Senatobia Branch Office Branch, Citizens Bank of Coldwater, Coldwater	
	Blue Mountain	First National Bank Branch, First National Bank, New Albany	
	Falkner	The Bank of Falkner	
	Ripley	The Peoples Bank	3
		Ripley Branch Branch, First National Bank, New Albany	
		Ripley Branch Office Branch, Bank of Falkner, Falkner	
	Walnut	The Bank of Walnut	1
Tishomingo		Walnut Branch Office Branch, The Bank of Falkner, Falkner	
	Belmont	Belmont Branch Branch, First American National Bank, Iuka	
		Belmont Branch Branch, First Citizens National Bank, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Burnsville	First American National Bank Branch, First American National Bank, Iuka	
	Golden	First American National Bank Branch, First American National Bank, Iuka	
	Iuka	First American National Bank	1
		The Iuka Guaranty Bank	2
	Tishomingo	Tishomingo Branch Branch, First Citizens National Bank, Tupelo	
Tunica	Tunica	Planters Bank Tunica County Bank	
Union	Myrtle	Myrtle Branch Office Branch, Bank of New Albany, New Albany Myrtle Branch Office Branch, First National Bank, New Albany	
	New Albany	Bank of New Albany	3
		First National Bank	2
Walthall	Tylertown	Tylertown Bank Branch, First National Bank of Jackson, Jackson Walthall Citizens Bank	1
Warren	Vicksburg	The American Bank	2
		First National Bank of Vicksburg	7
		Merchants National Bank	3
		Vicksburg Branch Office Branch, Deposit Guaranty National Bank, Jackson	
Washington	Arcola	Arcola Branch Office Branch, Bank of Hollandale, Hollandale	
	Glen Allen	Lake Washington Branch Office Branch, Bank of Hollandale, Hollandale	
	Greenville	Commercial National Bank Branch, First National Bank of Jackson, Jackson	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4

COUNTY	CITY	BANK	BRANCHES WITHIN CITY	
		The First National Bank of Greenville	5	
		Greenville Branch Office	1	
		Branch, Planters Bank and Trust Company, Ruleville		
		Washington County Bank Branch, Bank of Hollandale, Hollandale		
	Hollandale	Bank of Hollandale	1	
		Guaranty Bank & Trust Company Branch Bank, Guaranty Bank & Trust Company, Belzoni		
	Leland	The Bank of Leland	1	
		Commercial National Bank Branch, First National Bank of Jackson, Jackson		
	Wayne	Buckatunna	Buckatunna Branch Office Branch, First State Bank, Waynesboro	
		Clara	Clara Branch Office Branch, First State Bank, Waynesboro	
Waynesboro		Waynesboro Branch Office Branch, Great Southern National Bank, Jackson		
		Bank of Waynesboro Branch, Southeast Mississippi Bank, Quitman		
		First State Bank	1	
Webster		Eupora	Bank of Eupora Branch Bank, Grenada Bank, Grenada	1
	Bank of Webster County Branch, Security State Bank, Starkville			
	Mantee	The Bank of Mantee		
	Mathiston	Merchants and Farmers Bank Branch Bank, Security State Bank, Starkville		
	Wilkinson	Centreville	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Winston	Woodville	Commercial Bank	
	Louisville	Bank of Louisville Branch Bank, Grenada Bank, Grenada	2
		Citizens Bank & Trust Company	1
		First United Bank Branch Bank, First United Bank, Bay Springs	1
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	
Yalobusha	Noxapater	Noxapater Branch Bank Branch Bank, Citizens Bank & Trust Company, Louisville	
	Coffeeville	Bank of Coffeeville Branch, Bank of Water Valley, Water Valley	
	Oakland	Bank of North Mississippi	
	Water Valley	Bank of Water Valley	1
		The Mechanics Savings Bank of Water Valley	2
Yazoo		Yalobusha County Bank Branch, Grenada Bank, Grenada	
	Benton	Benton Branch Branch, Deposit Guaranty Bank, Jackson	
	Bentonia	Bank of Bentonia Branch, Bank of Flora, Flora	
	Holly Bluff	Bank of Holly Bluff Branch, Citizens Bank & Trust Company, Belzoni	
	Yazoo City	Bank of Yazoo City	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2
		Yazoo City Branch Office Branch, Citizens Bank & Trust Company, Belzoni	1

**BANKS CONDUCTING BUSINESS LISTING BRANCH BANKS, BRANCH OFFICES, AND DRIVE-IN TELLER WINDOW,
UNDER PROVISIONS OF SECTIONS 81-7-1, 81-7-5, and 81-5-99, MISSISSIPPI CODE OF 1972**

December 31, 1983

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Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Security Bank of Amory Amory			Fifth Street Branch Office Security Bank of Amory Amory Glendale Branch Office Security Bank of Amory Amory South Amory Branch Office Security Bank of Amory Amory
Bank of Anguilla Anguilla		Cary Branch Office Bank of Anguilla Cary Rolling Fork Branch Office Bank of Anguilla Rolling Fork Mayersville Branch Office Bank of Anguilla Mayersville	Rolling Fork Drive-In Bank of Anguilla Rolling Fork
Farmers and Merchants Bank Baldwyn		Marietta Branch Office Farmers and Merchants Bank Marietta	Northview Branch Office Farmers and Merchants Bank Baldwyn
Batesville Security Bank Batesville		Peoples Bank of Quitman County Batesville Security Bank Marks	Thomas Street Branch Office Batesville Security Bank Batesville

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Merchants Bank & Trust Company Bay St. Louis		Gulfport Branch Office Merchants Bank & Trust Company Gulfport	Downtown Gulfport Drive-In Merchants Bank & Trust Company Gulfport
		Hardy Court Center Branch Office Merchants Bank & Trust Company Gulfport	Waveland West Branch Office Merchants Bank & Trust Company Waveland
		Long Beach Branch Office Merchants Bank & Trust Company Long Beach	
		Harrison Central Branch Office Merchants Bank & Trust Company Orange Grove	
		Waveland Branch Office Merchants Bank & Trust Company Waveland	
First United Bank Bay Springs	First United Bank Brandon	Heidelberg Branch Office First United Bank Heidelberg	First United Bank Drive-In First United Bank Bay Springs
	First United Bank Louisville	East Branch Office First United Bank Meridian	South Church Street Branch Office First United Bank Louisville
	First United Bank Meridian	North Branch Office First United Bank Meridian	
		South Branch Office First United Bank Meridian	South Church Street Branch Office First United Bank Louisville
		Village Fair Branch Office First United Bank Meridian	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

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Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		West Branch Office First United Bank Meridian	
		First United Bank Pearl	
	First United Bank Picayune	Puckett Branch Office First United Bank Puckett	
	First United Bank Poplarville	Richland Branch Office First United Bank Richland	
		Stringer Branch Office First United Bank Stringer	
Jasper County Bank Bay Springs		Heidelberg Branch Office Jasper County Bank Heidelberg	Downtown Motor Branch Office Jasper County Bank Heidelberg
Citizens Bank & Trust Company Belzoni	Citizens Bank & Trust Company Canton Branch Bank Canton	Bank of Holly Bluff Holly Bluff	Hayden Street Branch Office Citizens Bank & Trust Company Belzoni
		Citizens Bank & Trust Company Isola	
		Fifteenth Street Branch Office Citizens Bank & Trust Company Yazoo City	
		Yazoo City Branch Office Citizens Bank & Trust Company Yazoo City	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Guaranty Bank and Trust Company Belzoni	Guaranty Bank and Trust Company Hollandale		Guaranty Bank Drive-In Guaranty Bank and Trust Company Belzoni
Bank of Benoit Benoit			
Jefferson Bank Biloxi			
The Peoples Bank of Biloxi Biloxi		d'Iverville - St. Martin Branch Office The Peoples Bank of Biloxi Biloxi West Biloxi Branch Office The Peoples Bank of Biloxi Biloxi	
The Merchants Bank Bolton			
Rankin County Bank Brandon	Flowood Branch Bank Rankin County Bank Flowood	Crossgates Branch Office Rankin County Bank Brandon Lakeland Drive Branch Office Rankin County Bank Flowood Pearl Branch Office Rankin County Bank Pearl The Connexion Rankin County Bank Pearl	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

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Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Pelahatchie Branch Office Rankin County Bank Pelahatchie	
		Richland Branch Office Rankin County Bank Richland	
Brookhaven Bank and Trust Company Brookhaven		A Plus Banker Brookhaven Bank and Trust Company Brookhaven	Brookhaven Drive-In Brookhaven Bank and Trust Company Brookhaven
		Highland Square Branch Office Brookhaven Bank and Trust Company Brookhaven	
		Lincoln Plaza Branch Office Brookhaven Bank and Trust Company Brookhaven	
		Bogue Chitto Branch Office Brookhaven Bank and Trust Company Bogue Chitto	
State Bank and Trust Company Brookhaven		West Brook Mart Branch Office State Bank and Trust Company Brookhaven	East Side Branch Office State Bank and Trust Company Brookhaven
Farmers and Merchants Bank Bruce		Bank of Pittsboro Pittsboro	
Citizens Bank Byhalia	Barton Branch Office Citizens Bank Barton		

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Victoria Branch Office Citizens Bank Victoria	
Bank of Central Mississippi Carthage	Sebastapol Branch Bank Bank of Central Mississippi Sebastapol	Madden Branch Office Bank of Central Mississippi Madden	Crossroads Branch Office Bank of Central Mississippi Carthage
The Carthage Bank Carthage		Bank of Edinburg Edinburg	Carthage Shopping Center Branch Office The Carthage Bank Highway 16 Branch The Carthage Bank Carthage
Tallahatchie County Bank Charleston			
United Southern Bank Clarksdale	United Southern Bank Batesville Branch Bank Batesville United Southern Bank Drew Branch Bank Drew United Southern Bank Lambert Branch Bank Lambert United Southern Bank Oxford Branch Bank Oxford	Crossroads Branch Office United Southern Bank Clarksdale Downtown Branch Office United Southern Bank Clarksdale Westside Branch Office United Southern Bank Clarksdale Court Square Branch Office United Southern Bank Batesville	University Avenue Drive-In United Southern Bank Oxford

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	United Southern Bank Pope Branch Bank Pope	Friars Point Branch Office United Southern Bank Friars Point	West Side Motor Bank Branch United Southern Bank Oxford
	United Southern Bank Tutwiler Branch Bank Tutwiler	Jonestown Branch Office United Southern Bank Jonestown	
		Lula Branch Office United Southern Bank Lula	
		Sledge Branch Office United Southern Bank Sledge	
The Cleveland State Bank Cleveland	Merigold Bank Merigold	Main Street Branch Office The Cleveland State Bank Cleveland	
		West Side Branch Office The Cleveland State Bank Cleveland	
Citizens Bank Coldwater		Arkabutla Branch Office Citizens Bank Arkabutla	
		Senatobia Branch Office Citizens Bank Senatobia	
Covington County Bank Collins			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
State Bank and Trust Company Collins		Seminary Branch Office State Bank and Trust Company Seminary	Crossroads Branch Office State Bank and Trust Company Collins
Citizens Bank Columbia			Citizens Bank Drive-In Citizens Bank Columbia Park Avenue Branch Office Citizens Bank Columbia
Merchants and Farmers Bank Columbus		Gateway Branch Office Merchants and Farmers Bank Columbus Leigh Mall Branch Office Merchants and Farmers Bank Columbus New Hope Branch Office Merchants and Farmers Bank New Hope	Leigh Mall Satellite Branch Office Merchants and Farmers Bank Columbus Mid-City Branch Office Merchants and Farmers Bank Columbus
State Bank of Como Como			
Alcorn Bank and Trust Company Corinth			
The Security Bank Corinth		Midtown Motor Branch Office The Security Bank Corinth	College Hill Branch Office The Security Bank Corinth

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Shiloh Road Branch Office The Security Bank Corinth	
		Trust Department Branch Office The Security Bank Corinth	
		Rienzi Branch Office The Security Bank Rienzi	
Bank of Crenshaw Crenshaw			
Bank of the South Crystal Springs			
Commercial Bank of DeKalb DeKalb		Preston Branch Office Commercial Bank of DeKalb Preston	
Duck Hill Bank Duck Hill		Elliott Branch Office Duck Hill Bank Elliott	
The Bank of Edwards Edwards			
Merchants and Manufacturers Bank of Ellisville Ellisville		Laurel Branch Office Merchants and Manufacturers Bank of Ellisville Laurel	Merchants and Manufacturers Bank Drive-In Merchants and Manufacturers Bank of Ellisville Ellisville

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Sandersville Branch Office Merchants and Manufacturers Bank of Ellisville Sandersville	
The Bank of Falkner Falkner		Ripley Branch Office The Bank of Falkner Ripley Walnut Branch Office The Bank of Falkner Walnut	
The Jefferson County Bank Fayette			
Bank of Flora Flora		Bank of Bentonia Bentonia	
The Bank of Forest Forest			Downtown Branch Office The Bank of Forest Forest
Farmers and Merchants Bank Forest			
Foxworth Bank Foxworth		Broad Street Branch Office Foxworth Bank Columbia Columbia Branch Office Foxworth Bank Columbia	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Tombigbee Bank & Trust Company Fulton		Mooreville Branch Office Tombigbee Bank & Trust Company Mooreville	
		Tremont Branch Office Tombigbee Bank & Trust Company Tremont	
		Tupelo Branch Office Tombigbee Bank & Trust Company Tupelo	
Bank of Commerce Greenwood		Main Street Branch Office Bank of Commerce Greenwood	
		Park Avenue Branch Office Bank of Commerce Greenwood	
Grenada Bank Grenada	Bank of Ackerman Ackerman	Poplarville Branch Office Grenada Bank	First Street Branch Office Grenada Bank
	Baldwyn State Bank Baldwyn	Calhoun County Bank Calhoun City	Time Square Branch Office Grenada Bank Grenada
	Bank of Charleston Charleston	Crossroads Branch Office Grenada Bank Clarksdale	Industrial Branch Office Grenada Bank Ackerman
	Coahoma Bank Clarksdale	Westgate Branch Office Grenada Bank Clarksdale	Cleveland Drive-In Grenada Bank Cleveland
	Bank of Cleveland Cleveland	Bank of Derma Derma	Shopping Center Branch Office Grenada Bank Grenada

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi -- (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Bank of Eupora Eupora	First Greenwood Bank Greenwood	Southgate Branch Office Grenada Bank Eupora
	Houston State Bank Houston	West Park Avenue Branch Office Grenada Bank Grenada	Eastgate Branch Office Grenada Bank Greenwood
	Bank of Louisville Louisville	Bank of Holcomb Holcomb	North Gate Branch Office Grenada Bank Houston
	Bank of Moorhead Moorhead	Bank of Itta Bena Itta Bena	Bank of Louisville Drive-In Grenada Bank Louisville
	Bank of Shaw Shaw	Coahoma Bank Jonestown	South Gate Branch Office Grenada Bank Louisville
	Bank of Shelby Shelby	Coahoma Bank Lula	Valley Branch Office Grenada Bank Southaven
	Coahoma Bank Southaven	Bank of Sumner Sumner	
		Montgomery County Bank Winona	
		Yalobusha County Bank Water Valley	
First State Bank Gulfport		Bayou View Branch Office First State Bank Gulfport	
		25th-Pass Road Branch Office First State Bank Gulfport	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Hancock Bank Gulfport	Hancock Bank Bay St. Louis	Bayou View Electronic Terminal Hancock Bank Gulfport	Motor Branch Drive-In Hancock Bank Gulfport
	Hancock Bank Pass Christian	Mississippi City - Hantsboro Branch Office Hancock Bank Gulfport	Highway 90 Branch Office Hancock Bank Bay St. Louis
	Bank of Picayune Picayune	Northeast Branch Office Hancock Bank Gulfport	West Canal Street Branch Hancock Bank Gulfport
	Bank of Commerce Poplarville	Norwood Village Branch Office Hancock Bank Gulfport	
		Seabee Branch Office Hancock Bank Gulfport	
		Edgewater Branch Office Hancock Bank Biloxi	
		Diamondhead Branch Office Hancock Bank Diamondhead	
		NSTL Branch Office Hancock Bank Gainesville	
		Long Beach Branch Office Hancock Bank Long Beach	
		Pineville Road Branch Office Hancock Bank Long Beach	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Nothside Branch Office Hancock Bank Picayune Southside Branch Office Hancock Bank Picayune	
Bank of Hazlehurst Hazlehurst		Gallman Branch Office Bank of Gallman Gallman Wesson Branch Office Bank of Hazlehurst	Caldwell Branch Office Bank of Hazlehurst Hazlehurst Mid-City Drive-In Bank of Hazlehurst
Merchants and Planters Bank Hazlehurst	Georgetown Bank Georgetown Bank of Wesson Wesson		Northside Branch Office Merchants and Planters Bank Hazlehurst
The Hernando Bank Hernando		Bank of Horn Lake Horn Lake Bank of Olive Branch Olive Branch Bank of Southaven Southaven	I-55 Drive-In The Hernando Bank Hernando
Bank of Hollandale Hollandale		Arcola Branch Office Bank of Hollandale Arcola	East Avenue Drive-In Bank of Hollandale Hollandale

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Lake Washington Branch Office Bank of Hollandale Glen Allan Washington County Bank Greenville	
Bank of Holly Springs Holly Springs		Abbeville Bank Abbeville Potts Camp Bank Potts Camp The Slayden Bank Slayden	
First State Bank Holly Springs		Michigan City Branch Office First State Bank Michigan City Mount Pleasant Branch Office First State Bank Mount Pleasant	
Merchants & Farmers Bank of Holly Springs Holly Springs		Merchants & Farmers Bank Ashland	Merchants & Farmers Bank Drive-In Merchants & Farmers Bank of Holly Springs Holly Springs
The Bank of The Delta Indianola			
Peoples Bank of Indianola Indianola		U.S. Highway 82 Branch Office Peoples Bank of Indianola Indianola	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Iuka Guaranty Bank Iuka			Eastport Street Drive-In The Iuka Guaranty Bank Iuka Highway 72 Branch The Iuka Guaranty Bank Iuka
The Mississippi Bank Jackson	The Mississippi Bank Canton	Auto Bank Drive-In The Mississippi Bank Jackson	Liberty Street Branch Office The Mississippi Bank Canton
	The Mississippi Bank Crystal Springs	Capitol Towers Branch Office The Mississippi Bank Jackson	Highway 51 Branch Office The Mississippi Bank Crystal Springs
		Colonial Mart Electronic Terminal The Mississippi Bank Jackson	
	Terry Branch Bank The Mississippi Bank Terry	I-55 North Branch Office The Mississippi Bank Jackson	Mid-Town Branch Office The Mississippi Bank Crystal Springs
		Lakeland Branch Office The Mississippi Bank Jackson	
		Leavell Woods Branch Office The Mississippi Bank Jackson	
		Meadowbrook Branch Office The Mississippi Bank Jackson	
		Metro Center Branch Office The Mississippi Bank Jackson	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Southwest Branch Office The Mississippi Bank Jackson	
		McLaurin Mart Branch Office The Mississippi Bank Pearl	
		The Mississippi Bank Ridgeland	
		Country Club Village Branch Office The Mississippi Bank Ridgeland	
Bank of Kilmichael Kilmichael			
Merchants and Farmers Bank Kosciusko	Peoples Bank of Durant Durant	Court Square Branch Office Merchants and Farmers Bank Kosciusko	North Side Drive-In Merchants and Farmers Bank Kosciusko
	Oxford Bank & Trust Company Oxford	Ackerman Branch Office Merchants and Farmers Bank Ackerman	Traceway Motor Branch Merchants and Farmers Bank Kosciusko
	Starkville Branch Bank Merchants and Farmers Bank Starkville	Ethel Branch Office Merchants and Farmers Bank Ethel	Durant Drive-In Merchants and Farmers Bank Durant
		Bank of Lena Lena	Highway 12 Drive-In Merchants and Farmers Bank Starkville
		Tradewind Branch Office Merchants and Farmers Bank Oxford	
		West Branch Office Merchants and Farmers Bank Oxford	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Sallis Branch Office Merchants and Farmers Bank Sallis	
		Thomastown Branch Office Merchants and Farmers Bank Thomastown	
		Weir Branch Office Merchants and Farmers Bank Weir	
Bank of Laurel Laurel		Chantilly Branch Office Bank of Laurel Laurel	
		Sawmill Square Mall Branch Office Bank of Laurel Laurel	
		Bank of Ellisville Ellisville	
The Bank of Leland Leland			The Bank of Leland Motor Bank The Bank of Leland Leland
Holmes County Bank & Trust Company Lexington		Goodman Branch Office Holmes County Bank & Trust Company Goodman	Highway 12 Plaza Branch Holmes County Bank & Trust Company Lexington
		Vaiden Branch Office Holmes County Bank & Trust Company Vaiden	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		West Branch Office Holmes County Bank & Trust Company West	
Citizens Bank and Trust Company Louisville	Noxapater Branch Bank Citizens Bank and Trust Company Noxapater		Industrial Branch Citizens Bank and Trust Company Louisville
Bank of Lucedale Lucedale		Escatawpa Branch Office Bank of Lucedale Escatawpa East Central Branch Office Bank of Lucedale Hurley	Luce Center Branch Bank of Lucedale Lucedale Mill and Oak Street Branch Office Bank of Lucedale Lucedale
Merchants & Farmers Bank Macon	Scooba Branch Bank Merchants & Farmers Bank Scooba Shuqualak Branch Bank Merchants & Farmers Bank Shuqualak		

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Simpson County Magee		Mendenhall Office Bank of Simpson County Mendenhall	Magee Shopping Center Branch Office Bank of Simpson County Magee
State Guaranty Bank Magee			South Main Branch Office State Guaranty Bank Magee
The Bank of Mantee Mantee	People's Bank and Trust Olive Branch		
Citizens Bank and Trust Company of Marks	Crowder Branch Bank Citizens Bank and Trust Company of Marks Crowder	Sledge Branch Office Citizens Bank and Trust Company of Marks Sledge	
Bank of Franklin Meadville	Bude Branch Bank Bank of Franklin Bude Roxie Branch Bank Bank of Franklin Roxie		
Peoples Bank Mendenhall		Sanatorium Branch Office Peoples Bank Sanatorium	
The Merchants and Farmers Bank Meridian		Civic Center Branch Office The Merchants and Farmers Bank Meridian	Main Office Drive-In The Merchants and Farmers Bank Meridian

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		45th Avenue Branch Office The Merchants and Farmers Bank Meridian	Medical Center Branch Office The Merchants and Farmers Bank Meridian
		Marion Gateway Branch Office The Merchants and Farmers Bank Meridian	
		North Branch Office The Merchants and Farmers Bank Meridian	
		South Branch Office The Merchants and Farmers Bank Meridian	
Bank of Morton Morton			Highway 80 East Branch Office Bank of Morton Morton
Citizens Bank and Trust Company Morton		Pelahatchie Branch Office Citizens Bank and Trust Company Pelahatchie	
Pascagoula-Moss Point Bank Moss Point	Ocean Springs State Bank Ocean Springs	Escatawpa Branch Office Pascagoula-Moss Point Bank Escatawpa	
	Pascagoula-Moss Point Bank Pascagoula	Gautier Branch Office Pascagoula-Moss Point Bank Gautier	
		Singing River Mall Branch Office Pascagoula-Moss Point Bank Gautier	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Kreole Branch Office Pascagoula-Moss Point Bank Kreole	
		St. Martins Branch Office Pascagoula-Moss Point Bank Ocean Springs	
		Doctors Plaza Branch Office Pascagoula-Moss Point Bank Pascagoula	
		Market Street Branch Office Pascagoula-Moss Point Bank Pascagoula	
		Searstown Branch Office Pascagoula-Moss Point Bank Pascagoula	
The American Bank of Jackson County Moss Point	Pascagoula Branch Office The American Bank of Jackson County Pascagoula		
Mount Olive Bank Mount Olive		Collins Branch Office Mount Olive Bank Collins	Mount Olive Motor Branch Mount Olive Bank Mount Olive
First Bank McComb	First Bank Magnolia	Pearl River Avenue Branch Office First Bank McComb	South Broadway Branch Office First Bank McComb
	First Bank Summit	Southwest Mall Branch Office First Bank McComb	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Brookhaven Branch Office First Bank Brookhaven	
		Liberty Branch Office First Bank Liberty	
		Monticello Branch Office First Bank Monticello	
		Osyka Branch Office First Bank Osyka	
		Prentiss Branch Office First Bank Prentiss	
		Silver Creek Branch Office First Bank Silver Creek	
First Natchez Bank Natchez		Morgantown Branch Office First Natchez Bank Natchez	
		Southern Branch Office First Natchez Bank Natchez	
		Fayette Bank Fayette	
Bank of New Albany New Albany		Myrtle Branch Office Bank of New Albany Myrtle	East Branch Office Bank of New Albany New Albany

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
			Glenfield Branch Office Bank of New Albany New Albany Medical Branch Office Bank of New Albany New Albany
Perry County Bank New Augusta		Beaumont Branch Office Perry County Bank Beaumont McLain Bank McLain Runnelstown Branch Office Perry County Bank Runnelstown	
Newton County Bank Newton		Hickory Branch Office Newton County Bank Hickory Newton County Bank Lake Newton County Bank Loun	Scanlon Street Drive-In Newton County Bank Newton
Peoples Bank & Trust Company North Carrollton		Carrollton Branch Office Peoples Bank & Trust Company Carrollton	
Bank of North Mississippi	Batesville Branch Bank Bank of North Mississippi Batesville		

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Starkville Branch Bank Bank of North Mississippi Starkville		
The Bank of Okolona Okolona			
Merchants & Marine Bank Pascagoula		Bel-Aire Branch Office Merchants & Marine Bank Pascagoula Market Street Branch Office Merchants & Marine Bank Pascagoula Escatawpa Branch Office Merchants & Marine Bank Escatawpa Gautier Branch Office Merchants & Marine Bank Gautier Moss Point Branch Office Merchants & Marine Bank Moss Point	
Bank of Philadelphia Philadelphia			Court Square Branch Office Bank of Philadelphia Philadelphia North Branch Office Bank of Philadelphia Philadelphia South Branch Office Bank of Philadelphia Philadelphia

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Citizens Bank of Philadelphia Philadelphia		Choctaw Central Bank Office The Citizens Bank of Philadelphia Philadelphia Union Branch Office The Citizens Bank of Philadelphia Union	North Side Branch Office The Citizens Bank of Philadelphia Philadelphia West Side Branch Office The Citizens Bank of Philadelphia Philadelphia
The Mississippi Southern Bank Port Gibson			
Port Gibson Bank Port Gibson			
Bank of Prentiss Prentiss	Hattiesburg Branch Bank Bank of Prentiss Hattiesburg		Bank of Prentiss Motor Branch Bank of Prentiss Prentiss
Lamar County Bank Purvis		Sumrall Branch Office Lamar County Bank Sumrall	
Southwest Mississippi Bank Quitman	Bank of Shubuta Shubuta	Bank of Waynesboro Waynesboro	
The Bank of Raleigh Raleigh			Bank of Raleigh Drive-In Bank of Raleigh Raleigh
Merchants and Planters Bank Raymond		Highway 18 Branch Office Merchants and Planters Bank Raymond	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Richton Bank and Trust Company Richton			North Richton Branch Office Richton Bank and Trust Company Richton
The Peoples Bank Ripley			East Branch Office The Peoples Bank Ripley Mid-Town Branch Office The Peoples Bank Ripley North Branch Office The Peoples Bank Ripley
The Valley Bank Rosedale		Cleveland Branch Office The Valley Bank Cleveland Gunnison Branch Office The Valley Bank Gunnison	The Valley Bank Drive-In The Valley Bank Rosedale
Bank of Ruleville Ruleville			
Planters Bank & Trust Company Ruleville	Planters Bank & Trust Company Indianola	Greenville Branch Office Planters Bank & Trust Company Greenville South Greenville Branch Office Planters Bank & Trust Company Greenville Downtown Branch Office Planters Bank & Trust Company Indianola	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Planters Bank & Trust Company Louise Sunflower Branch Office Planters Bank & Trust Company Sunflower	
Bank of Sardis Sardis			
Panola County Bank Sardis			
Peoples Bank of Senatobia Senatobia		Coldwater Branch Office Peoples Bank of Senatobia Coldwater	Downtown Branch Office Peoples Bank of Senatobia Senatobia Northwest Branch Office Peoples Bank of Senatobia Senatobia
Senatobia Bank Senatobia		Senatobia Bank Independence	East Branch Office Senatobia Bank Senatobia
The Bank of Bolivar County Shelby		Duncan Branch Office The Bank of Bolivar County Duncan Mount Bayou Branch Office The Bank of Bolivar County Mount Bayou	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Security State Bank Starkville	Merchants and Farmers Bank Mathiston	Main Street Branch Office Security State Bank Starkville The Motor Branch Security State Bank Starkville 12-25 Industrial Branch Office Security State Bank Starkville Bank of Webster County Eupora Bank of Sturgis Sturgis	
The Stonewall Bank Stonewall		Enterprise Branch Office The Stonewall Bank Enterprise	
Smith County Bank Taylorsville		Mize Branch Office Smith County Bank Mize Soso Branch Office Smith County Bank Soso	
Planters Bank Tunica			
Tunica County Bank Tunica		Bank of Walls Walls	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Mississippi Tupelo	Bank of Mississippi Aberdeen	Downtown Mall Branch Office Bank of Mississippi Tupelo	Downtown Mall Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Booneville	Gloster Street Branch Office Bank of Mississippi Tupelo	One Mississippi Plaza Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Bruce	Harrisburg Branch Office Bank of Mississippi Tupelo	Tupelo Mall Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Corinth	Industrial Branch Office Bank of Mississippi Tupelo	Highway 45 Branch Office Bank of Mississippi Aberdeen
	Bank of Mississippi Ecu	Presley Heights Branch Office Bank of Mississippi Tupelo	Crosstown Branch Office Bank of Mississippi Booneville
	Bank of Mississippi Fulton	Tupelo Mall Branch Office Bank of Mississippi Tupelo	Highway 72 Branch Office Bank of Mississippi Corinth
	Bank of Mississippi Grenada	Bank of Mississippi Hamilton	Whitehaven Branch Office Bank of Mississippi Grenada
	Bank of Mississippi Hernando	Bank of Mississippi Houlka	North Jackson Street Branch Office Bank of Mississippi Houston
	Bank of Mississippi Nettleton	Bank of Mississippi Houston	West Main Street Branch Office Bank of Mississippi West Point
	Bank of Mississippi Olive Branch	Bank of Mississippi Mantachie	
	Bank of Mississippi Southaven	Bank of Mississippi Bank of Mississippi Olive Branch	

LICENSEES

(Under the Small Loan Regulatory and Privilege Tax Acts)

December 31, 1983

(Rounded to nearest hundred)

Total Number of Licensees: 499

ASSETS

Cash on hand and in banks	4,244,600
Accounts receivable	28,257,700
Loans receivable (Under Small Loan Act)	344,333,200
Real Estate (Less reserve for depreciation - building)	10,873,100
Furniture, fixtures and equipment (Less reserve for depreciation)	3,073,900
Accrued interest receivable	292,100
Deferred charges and prepaid expenses	2,420,900
Due from home office and/or subsidiaries	20,316,500
Other assets (Organization or development expenses, cost of financing, etc.)	36,472,300
Total Assets	450,284,300

LIABILITIES AND CAPITAL

Accounts payable	4,033,500
Notes payable	91,160,700
Deferred income and unearned charges	119,242,900
Due home office and/or subsidiaries	122,355,700
Other liabilities	18,291,200
Capital stock (If corporation)	6,074,600
Net worth (If individual or partnership)	2,468,100
Surplus	44,968,400
Undivided profits	16,680,700
Reserve for bad debts	16,832,600
Other reserves	8,175,900
Total Liabilities and Capital	450,284,300

Statement of Income and Expense

December 31, 1983

INCOME

Charges collected and/or earned accounts under Small Loan Act	91,085,800
Delinquent charges collected	3,418,500
Other income (Itemize) (Include all income not shown above)	15,769,100
Total Operating Income	110,273,400

EXPENSES

Interest paid	40,356,600
Bad debts	
(a) Charge offs	7,916,800
(b) Additions to Reserve for Bad Debts	1,641,300
Salaries of officers, owners and partners	3,186,000
Salaries of all other employees	15,737,100
Taxes - state and local	1,544,800
Federal Income Taxes	2,703,300
Insurance	1,255,100
Other expenses (All expenses not shown above)	22,205,800
Total Expenses	96,546,800
Net Income	13,726,600

LENDER LICENSEES

(Sections 75-67-101 et seq, Mississippi Code of 1972)

December 31, 1983

Aberdeen	City Finance Company of Mississippi, Inc.
Amory	First Family Financial Services, Inc.
Ashland	First Family Financial Services, Inc.
Batesville	Personal Finance Company
	Third National Loans
	City Finance Company of Mississippi, Inc.
	First Family Financial Services, Inc.
	Personal Finance Company
Bay St. Louis	Treasurer Loans of Batesville
	First Bienville Finance Company
Bay Springs	United Financial Services, Inc.
	Bay Springs Finance Company, Inc.
	Central Credit Corporation
	Charter Finance Company
Belzoni	Peoples Financial Services
Biloxi	Aetna Finance Company
	Allstate Enterprises, Inc.
	Associates financial Services Company
	BarclaysAmerican/Financial, Inc.
	Beneficial Finance Co.
	Credit Center of Biloxi, Inc.
	Credit Center of North Biloxi
	Credithrift of Ameirca, Inc.
	First Bienville Finance Company
	First Jefferson Financial Services, Inc.
	First Magnolia Credit, Inc.
	Gulf South Mortgage of Biloxi, Inc.
	Republic Finance of Mississippi, Inc.
	Sunbelt Financial Services
	Tower Loan of Biloxi
Booneville	Easy Finance of Booneville, Inc.
	First National Loans
	First Family Financial Services, Inc.
	World Finance of Booneville, Inc.
Brookhaven	Allstate Enterprises, Inc.
	Commercial Credit Corporation
	First Family Financial Services, Inc.
	Loans Inc. of Brookhaven
	Republic Finance, Inc.
Bruce	Calhoun County Finance Company
Canton	Easy Finance Company
	First Family Financial Services, Inc.
	State Financial Services, Inc.
	TMB Financial Services, Inc. d/b/a
	Rapid Finance Company
	Tower Loan of Mississippi, Inc.
Carthage	Atco Company Inc. of Carthage
	Family Budget Service, Inc.
	Pearl River Loans, Inc.
	Tower Loan of Mississippi, Inc.
Charleston	Criswell Finance Company

Clarksdale	City Finance Company of Mississippi, Inc. First Family Financial Services, Inc. Hartford Financial Services, Inc.
Cleveland	Beneficial Finance Co. City Finance Company of Mississippi, Inc. Defenbaugh & Company, Inc. First Family Financial Services, Inc.
Clinton	Credit Center of Clinton
Collins	Dixieland Finance, Inc. Service Finance Corporation
Columbia	Credit Loans, Inc. First Family Financial Services, Inc. Fleet Finance, Inc. Republic Finance, Inc. Service Finance Corporation
Columbus	Aetna Finance Company Allstate Enterprises, Inc. BarclaysAmerican/Financial, Inc. Beneficial Finance Co. Commercial Credit Corporation FinanceAmerica Corporation Fleet Finance, Inc. Loans Inc. of Columbus Personal Finance Company Public Finance Corporation Security Mutual Finance Corporation United Companies Mortgage World Finance of Columbus, Inc.
Corinth	Allstate Enterprises, Inc. City Finance Company of Mississippi, Inc. Commercial Credit Corporation First Family Financial Services, Inc. 1st State Loans of Corinth Personal Finance Company Treasurer Loans, Inc. (2)
Crystal Springs	Sun Finance Corporation TMB Financial Services
DeKalb	Kemper Finance, Inc.
Drew	Tower Loan of Mississippi, Inc.
Durant	State Financial Services, Inc.
Ellisville	Tower Loan Brokers of Ellisville
Eupora	Personal Finance Company of Eupora Tower Loan of Mississippi, Inc.
Florence	Florence Mortgage Company, Inc.
Forest	First Family Financial Services, Inc. Modern Loan and Finance Tower Finance Company, Inc.
Fulton	City Finance Company of Mississippi, Inc. Ittawamba Loans, Inc. Personal Finance Corporation
Greenville	Aetna Finance Company Allstate Enterprises, Inc. (2) BarclaysAmerican/Financial, Inc. Beneficial Finance Co. C.I.T. Financial Services, Inc. City Finance Company of Mississippi, Inc. Commercial Credit Corporation Credithrift of America, Inc. Norwest Financial Mississippi, Inc.

Greenwood	Guloco Finance Company
	Service Finance Corporation
	United Companies Mortgage
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	First Family Financial Services, Inc.
	Greenwood Finance Company
	Leflore Loans, Inc.
	Mutual Credit Corporation
	Republic Finance, Inc.
Grenada	Tower Loan of Mississippi, Inc.
	Allied Credit Corporation of Mississippi
	C & F Financial Services
	Commercial Credit Corporation
	Defenbaugh Finance
	First Family Financial Services, Inc.
Gulfport	Personal Finance Company
	Security Mutual Finance Corporation
	Aetna Finance Company
	Allstate Enterprises, Inc.
	Associates Financial Services Company
	Avco Financial Services
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Commercial Securities Company, Inc.
	Credit Center - Downtown
	Credit Center of Gulfport, Inc.
	Credithrift of America, Inc.
	Fleet Finance, Inc.
	Norwest Financial Mississippi, Inc.
	Fidelity Financial Services, Inc.
	FinanceAmerica Corporation
	First Bienville Finance Company
	First Consumer Financing Corporation
	Gulfport Finance Company, Inc.
	Gulf South Mortgage, Inc.
	Household Finance Corporation
	Landmark Finance Corporation
	Loan Service of Gulfport, Inc.
	Mr. Money Finance Corporation
	Public Finance Corporation
	Pioneer Credit Company
	Republic Finance, Inc.
	Service Finance Corporation
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage
Hattiesburg	Aetna Finance Company
	Allstate Enterprises, Inc.
	BarclaysAmerican/Financial, Inc.
	Beneficial Finance Co.
	C & F Financial Services
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Commercial Securities Company, Inc.
	Credit Center of Hattiesburg
	Credithrift of America, Inc.
	First Bienville Finance Company
	First Guaranty Finance, Inc.
	First Magnolia Credit, Inc.
	Geddie Financial Services, Inc.

	Hartford Finance Company
	Jet Finance Service, Inc.
	Landmark Financial Services of Mississippi
	Loans Inc. of Hattiesburg
	Realty Finance, Inc.
	Service Finance Corporation of Hattiesburg
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage
Hazlehurst	Copiah Finance Company, Inc.
	First Family Financial Services, Inc.
Hernando	Third National Loans
Holly Springs	City Finance Company of Mississippi, Inc.
	First National Loans
	First Family Financial Services, Inc.
Houston	First Family Financial Services, Inc.
Indianola	City Finance Company of Mississippi, Inc.
	First Family Financial Services, Inc.
	Sunflower County Finance Company
Iuka	First Citizens Loans, Inc.
	Personal Finance Company of Iuka
Jackson	ABC Finance Company
	Aetna Finance Company (3)
	Allied Credit Corporation
	Allstate Enterprises, Inc. (5)
	Associates Financial Services
	BarclaysAmerican/Financial, Inc.
	Beneficial Finance Co.
	Blazer Financial Services, Inc.
	C&F Financial Services of Jackson, Inc.
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Credit Center, Inc.
	Credithrift of America, Inc. (2)
	DAC Mortgage Company
	Fleet Finance, Inc.
	Norwest Financial Mississippi, Inc.
	Fidelity Financial Services, Inc.
	FinanceAmerica Corporation
	Finance One of Mississippi, Inc.
	First Family Financial Services, Inc.
	First Fidelity Financial Services
	First Magnolia Credit, Inc.
	First Union Mortgage Corporation
	Ford Motor Credit Company
	Friendly Finance Company, Inc.
	Globe Finance Company, Inc.
	Gulfc0 Finance Company
	HAB-Co.
	Hartford Financial Services, Inc.
	Hinds Securities Company
	Insurance Premium Assistance Company
	Landmark Financial Services of Mississippi, Inc.
	Money Mart, Inc.
	Mutual Finance, Inc.
	Security Pacific Finance Corporation
	Service Finance Corporation
	Shelter Financial Services, Inc.
	Sunbelt Financial Services

	Sun Finance Corporation
	TMB Financial Services, Inc. (2)
	Tillman Finance Company
	Tower Loan of Mississippi, Inc. (3)
	United Companies Mortgage (2)
	White System of Jackson, Inc.
Kosciusko	First Family Financial Services, Inc.
	Industrial Finance Corporation
	Republic Finance of Mississippi, Inc.
	State Financial Services, Inc.
	Tower Loan of Mississippi, Inc.
Laurel	ABC Loans, Inc.
	Aetna Finance Company
	Allstate Enterprises, Inc.
	Central Credit Corporation
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Credit Center of Laurel, Inc.
	Credit Center of South Laurel, Inc.
	FinanceAmerica Corporation
	Fleet Finance, Inc.
	Empire Finance Company
	Kay Investment Company
	Laurel Loans, Inc.
	Southern Finance, Inc.
	Tower Loan of Mississippi, Inc.
Leland	Defenbaugh & Company of Leland, Inc.
Lexington	Finance One of Mississippi, Inc.
Louisville	First Family Financial Services, Inc.
	Fleet Finance, Inc.
	Personal Finance Corporation
	Tower Loan of Mississippi, Inc.
	United Credit Corporation of Louisville
Madison	First Bienville Finance Company
	Singing River Mortgage Company, Inc.
Macon	Featherston Finance Company
Magee	Allstate Enterprises, Inc.
	Empire Finance Corporation
	First Family Financial Services, Inc.
	Sun Finance Corporation of Magee
Magnolia	Lively Finance Company
McComb	Allstate Enterprises, Inc.
	C&F Financial Services
	Commercial Credit Corporation
	First Family Financial Services, Inc.
	Fleet Finance, Inc.
	Republic Finance, Inc.
	Summit Financial Services
	United Companies Mortgage
Meridian	Aetna Finance Company
	Allstate Enterprises, Inc.
	Beneficial Finance Co.
	Central Financial Services, Inc.
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Credit Center of Meridian, Inc.
	Credithrift of America, Inc.
	Family Budget Service, Inc.

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Bank of Mississippi West Point	Bank of Mississippi Prairie Bank of Mississippi Sherman Bank of Mississippi Vardaman	
The Peoples Bank & Trust Company Tupelo	Bank of Amory Amory The Peoples Bank & Trust Company Booneville Bank of Pontotoc Pontotoc The Peoples Bank & Trust Company Saltillo Clay County Bank and Trust Company West Point	Northside Branch Office The Peoples Bank & Trust Company Tupelo Medical Center Branch Office The Peoples Bank & Trust Company Tupelo Traceway Branch Office The Peoples Bank & Trust Company Tupelo Westgate Branch Office The Peoples Bank & Trust Company Tupelo Eastgate Branch Office The Peoples Bank & Trust Company Booneville Guntown Branch Office The Peoples Bank & Trust Company Guntown Hatley Branch Office The Peoples Bank & Trust Company Hatley Jumpertown Branch Office The Peoples Bank & Trust Company Jumpertown	East Main Branch Office The Peoples Bank & Trust Company Tupelo Third Street Drive-In The Peoples Bank & Trust Company Amory Northgate Branch Office The Peoples Bank & Trust Company Booneville Hi-way 15 By Pass Branch The Peoples Bank & Trust Company Pontotoc East Main Branch Office The Peoples Bank & Trust Company West Point West Main Office The Peoples Bank & Trust Company West Point

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Plantersville Branch Office The Peoples Bank & Trust Company Plantersville	
		Shannon Branch Office The Peoples Bank & Trust Company Shannon	
		Smithville Branch Office The Peoples Bank & Trust Company Smithville	
Walthall Citizens Bank Tylertown			
The American Bank Vicksburg	The American Bank Clinton	Battlefield Branch Office The American Bank Vicksburg	
		Clay Street Branch Office The American Bank Vicksburg	
		McDowell Square Branch Office The American Bank Jackson	
The Bank of Walnut Walnut			The Bank of Walnut Motor Branch The Bank of Walnut Walnut
Bank of Walnut Grove Walnut Grove			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Water Valley Water Valley		Bank of Coffeeville Coffeeville	Downtown Branch Office Bank of Water Valley Water Valley
The Mechanics Savings Bank of Water Valley Water Valley			Jeff Davis Branch Office The Mechanics Savings Bank of Water Valley Water Valley The Mechanics Savings Bank Drive-In Teller Window The Mechanics Savings Bank of Water Valley Water Valley
First State Bank Waynesboro	Bank of Leakesville Leakesville	Buckatunna Branch Office First State Bank Buckatunna Clara Branch Office First State Bank Clara Multi Mart Branch Office First State Bank Lucedale State Line Branch Office First State Bank State Line	Northside Mini Bank First State Bank Waynesboro
The Bank of Webb Webb			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Wiggins Wiggins		South Wiggins Branch Office Wiggins	
Bank of Winona Winona			Highway 15 Drive-In Bank of Winona Winona
Merchants and Farmers Bank of Winona Winona		Carroll County Bank Vaiden	Merchants and Farmers Bank of Winona Drive-In Merchants and Farmers Bank of Winona Winona
Commercial Bank Woodville			
Bank of Yazoo City Yazoo City		Lintonia Branch Office Bank of Yazoo City Yazoo City	

	Fidelity Financial Services, Inc.
	First Family Financial Services, Inc.
	Guaranty Finance, Inc.
	Imperial Finance Corporation
	King Loan Service, Inc.
	Landmark Financial Services of Mississippi
	Loans, Inc.
	Metro Loan Corporation
	Money, Inc.
	Public Finance Corporation
	Town Finance Corporation
	United Companies Mortgage
	United Credit Corporation
	White System of Meridian, Inc.
	World Finance of Meridian, Inc.
Morton	Capitol Finance Company
	Morton Finance Company, Inc.
Moss Point	Delwood Finance, Inc.
	First Family Financial Services, Inc.
Natchez	Aetna Finance Company
	Allstate Enterprises, Inc.
	Associates Financial Services Company
	Beneficial Finance Co.
	C.I.T. Financial Services, Inc.
	Credit Center of Natchez, Inc.
	FinanceAmerica Corporation
	First Fidelity Financial Service
	First Family Financial Services, Inc.
	Hartford Financial Services, Inc.
	Service Finance Corporation
Nettleton	Personal Finance Corporation
New Albany	First Family Financial Services, Inc.
	Third National Loans
	New Albany Finance
	Personal Finance Company
	Republic Finance, Inc.
Newton	First Family Financial Services, Inc.
	Tower Finance Company, Inc.
Ocean Springs	Coast Financial Services, Inc.
Okolona	City Finance Company of Mississippi, Inc.
Olive Branch	City Finance Company of Mississippi, Inc.
	Personal Finance Company
Oxford	Allied Credit Corporation
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	First Family Financial Services, Inc.
	Oxford Loan & Finance Company
	Third National Loans
	Tower Loan of Oxford
Pascagoula	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	Associates Financial Services Company
	Beneficial Finance Co.
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Commercial Securities Company
	Credit Center of Pascagoula, Inc.
	Fidelity Financial Services, Inc.
	First Mississippi Credit Corporation

	Fleet Finance, Inc.
	Home Mortgage Company, Inc.
	Household Finance Corporation of Biloxi
	Landmark Financial Services
	Marine Financial Fund, Inc.
	Mortgage Investment Service Corporation
	Public Finance Corporation
	Tower Loan of Mississippi, Inc.
Pearl	Allstate Enterprises, Inc.
	Central Credit Corporation
	Credit Center, Inc.
	Family Budget Service
	FinanceAmerica Corporation
	First Family Financial Services, Inc.
	Fontan Financial Services, Inc.
	Hoover Finance Company, Inc.
	Loan Service of Pearl, Inc.
	TMB Financial Services, Inc.
	Tillman Finance Company
	Tower Loan of Mississippi, Inc.
Petal	Credit Center of Petal
Philadelphia	City Finance Company of Mississippi, Inc.
	First Family Financial Services, Inc.
	Philadelphia Finance Corporation
	Talley Finance Company
	Tower Loan of Mississippi, Inc.
Picayune	Allstate Enterprises, Inc.
	FinanceAmerica Corporation
	First Magnolia Credit, Inc.
	First Family Financial Services, Inc.
	Service Finance Corporation
Pontotoc	Peoples Finance Company
	Personal Finance Company
	Pontotoc Finance
	Public Finance Corporation
Port Gibson	Port Gibson Finance Company, Inc.
Prentiss	Haynes Finance Corporation
	Service Finance Corporation
	Stamps Guaranty Company
Quitman	Central Financial Services, Inc.
	Empire Finance Corporation
	Money, Inc.
Richland	Land Loans, Ltd.
Ripley	Capitol Loans of Ripley, Inc.
	City Finance Company of Mississippi, Inc.
	Personal Finance Company
Sardis	Tower Loan of Mississippi, Inc.
Senatobia	City Finance Company of Mississippi, Inc.
	First National Loans
	First Family Financial Services, Inc.
	Massey Loans, Inc.
	Tower Loan
Southaven	Blazer Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Norwest Financial Mississippi, Inc.
	FinanceAmerica Corporation
	Finance One of Mississippi, Inc.
	Ford Motor Credit Company

	Pioneer Credit Company
	Third National Loans
	United Companies Mortgage
Starkville	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	First Family Financial Services, Inc.
	World Finance
Tunica	Tunica Loan Co., Inc.
Tupelo	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	BESWA Finance, Inc. (2)
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Credithrift of America, Inc.
	East Heights Finance, Inc.
	Easy Finance of Tupelo, Inc.
	FinanceAmerica Corporation
	First Family Financial Services, Inc.
	First National Loans of Tupelo
	Fleet Finance, Inc.
	North Mississippi Finance Company
	Personal Finance Company (2)
	Public Finance Corporation
	Republic Finance, Inc.
	Security Mutual Finance Corporation
	Tombigbee Finance Company, Inc.
	Treasurer Loans, Inc.
	United Companies of Tupelo
Union	Union Finance Company, Inc.
Vicksburg	Aetna Finance Company
	Allstate Enterprises, Inc.
	Battlefield Finance, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Credit Center of Vicksburg, Inc.
	Fleet Finance, Inc.
	The Tower Corporation
	Tower Loan of Mississippi, Inc.
Walnut Grove	South Leake Loans
Waveland	Hancock Financial Services, Inc.
Waynesboro	Central Credit Corporation
	Central Financial Services, Inc.
	First Family Financial Services, Inc.
	Public Finance Corporation
	Tower Loan Brokers of Waynesboro
West Point	City Finance Company of Mississippi, Inc.
	First Family Financial Services, Inc.
	Personal Finance Company
	Pioneer Credit Company
	Republic Finance of Mississippi
	West Point Finance Company, Inc.
Wiggins	Empire Finance Company
Winona	Fidelity Underwriters, Inc.
	First Family Financial Services, Inc.
	Mid-State Loan Company
Yazoo City	City Finance Company of Mississippi, Inc.
	First Family Financial Services, Inc.
	Tower Loan of Mississippi, Inc.

CREDIT UNIONS

Statement of Financial Condition as of December 31, 1983

ASSETS

Real Estate Loans (First lien - to members)	4,963,000
Loans to Members (Other than 1st lien)	55,489,100
Other Loans	2,941,500
Total Loans	63,393,600
Allowance for Loan Losses	(373,200)
Cash (Petty cash, change funds, checking accounts, etc.)	2,444,600
U.S. Government Obligations (Treasury Bills, Bonds & Notes)	150,000
Federal Agency Securities (GNMAs, FNMAs, SBAs, etc.)	1,324,000
Corporate Credit Unions (Shares, deposits & certificates)	4,347,900
Commercial Banks (Passbook accounts, time deposits & certificates)	7,813,400
Savings & Loans (Passbook accounts, certificates)	7,813,400
Credit Unions (Shares, deposits, certificates in other than corporate credit unions)	93,400
Other Investments (All other investments not included above)	605,800
Land & Building (Net of depreciation)	729,000
Other Fixed Assets (All other asset accounts not included above)	84,600
Other Assets (All other asset accounts not included above)	269,400
Total Assets	92,080,600

Liabilities & Equity

Promissory Notes	16,100
Other Notes and Interest Payable	149,400
Accounts Payable	6,100
Interest on Deposits Payable	29,900
Dividends on Shares Payable	2,049,700
Deposits	900
Other Liabilities	498,100
Share Certificates	22,035,300
Share Drafts	1,449,100
IRA/KEOGH & Retirement Accounts	1,510,000
All Other Shares	56,505,500
Total Shares	81,499,900
Regular Reserve	3,820,100
Investment Valuation Reserve	33,800
Other Reserves	1,625,000
Undivided Earnings	2,351,600
Total Liabilities and Equity	92,080,600

Income

Interest on Loans	8,019,800
Income from Investments	2,265,500
Other Operating Income	355,400
Total Gross Income	10,640,700

Expenses

Employee Compensation	1,251,700
Employee Benefits	214,200
Travel and Conference Expense	128,200
Association Dues	90,600
Office Occupancy Expense	72,000
Office Operations Expense	423,000
Educational and Promotional Expenses	52,600
Loan Servicing Expense	64,000
Professional and Outside Services	219,300
Provision for Loan Losses	49,300
Member Insurance	409,200
Operating Fees	49,600
Cash Over and Short	24,700
Interest on Borrowed Money	8,500
Annual Meeting Expense	21,400
Miscellaneous Operating Expenses	443,000
Total Operating Expenses	3,521,300
Income (Loss) from Operations Before Dividends	7,119,400

Non-Operating Gains or Losses Jan. 1, 1983 - Dec. 31, 1983

Gain (Loss) on Investments	200
Other Non-Operating Income (Expense)	35,200

Allocation of Net Income

Total Net Income (Loss) Before Dividends and/or Interest on Deposits	7,154,800
Dividends on Shares	4,911,800
Interest on Deposits	655,300
Net Income (Loss) After Dividends and/or Interest on Deposits	1,587,700
Net Reserve Transfer from Operations	824,400
Net Income (Loss) from Operations	763,300

**CREDIT UNIONS CONDUCTING BUSINESS WITHIN THE STATE
OF MISSISSIPPI UNDER PROVISIONS OF
SECTIONS 81-13-1, et seq., Mississippi Code of 1972.
December 31, 1982**

Biloxi	Biloxi Municipal Credit Union	\$ 1,525,207
Canton	MFI Credit Union	86,313
Clarksdale	Stephans Adamson Credit Union	136,600
Cleveland	Cleveland Government Hospital Credit Union	12,881
Clinton	Mississippi College Credit Union	239,880
Coffeeville	North Mississippi Methodist Credit Union	466,620
Columbus	PCCG Credit Union	37,411
Crystal Springs	Kuhlman Electric Employees Credit Union	32,999
Ellisville	Ellisville State Credit Union	544,731
Ellisville	Jones E & M Credit Union	339,862
Greenville	Engineers Credit Union	183,499
Gulfport	Gulfport CBC Credit Union	3,836,211
Gulfport	MISPOCO Credit Union	272,829
Gulfport	Phillips Employees Credit Union	20,389
Hattiesburg	Hattiesburg Federal Employees Credit Union	540,228
Hattiesburg	Murray Employees Credit Union	164,453
Hattiesburg	University of Southern Miss. Credit Union	3,517,783
Hattiesburg	South Mississippi Home Credit Union	162,200
Horn Lake	Dover Credit Union	2,308,614
Indianola	Lewis Grocer Employees Credit Union	795,719
Jackson	EPA Credit Union	2,301,255
Jackson	Entex Credit Union	385,992
Jackson	Ergon Credit Union	178,125
Jackson	IBEW Credit Union	547,768
Jackson	Industrial Employees Credit Union	2,650,251
Jackson	Jackson ACCO Credit Union	800,808
Jackson	MVC Credit Union	252,477
Jackson	Miss. Farm Bureau Credit Union	1,490,858
Jackson	Mississippi Methodist Credit Union	527,610
Jackson	Mutual Benefit Fund Credit Union	342,996
Jackson	PB & F Credit Union	155,398
Jackson	Shippers Express Employees Credit Union	108,031
Jackson	Siemens Allis Credit Union	144,833
Jackson	State Offices Credit Union	1,940,191
Jackson	United Credit Services Credit Union	237,782
Jackson	University Medical Hospital Credit Union	2,234,184
Jackson	Valley Gas Employees Credit Union	4,103,237
Jackson	Vickers Employees Credit Union	2,279,574
Laurel	Jones County Postal Credit Union	702,069
Meridian	Meridian ICG Credit Union	139,857
Meridian	Postal Credit Union	1,429,731
Mississippi State	Government Employees Credit Union	273,500
Moss Point	Moss Point Municipal Employees Credit Union	103,352
Natchez	Natchez Adams Educators Credit Union	371,050
Newton	Esco Newton Credit Union	333,000
Pascagoula	Ingalls Credit Union	17,541,711
Pascagoula	Jackson County Federal Emp. Credit Union	657,011
Pascagoula	Jackson County Hospital Credit Union	1,165,924
Pearl	Pearl Municipal Employees Credit Union	37,728
Picayune	Pearl River Public Emp. Credit Union	80,325
Raymond	Hinds Junior College Credit Union	621,045
Redwood	Vicksburg Credit Union	1,439,955

Rolling Fork	Sharkey Issaquena Educators Credit Union	47,567
Tupelo	Purnell Pride Credit Union	68,269
Tupelo	Rockewell Employees Credit Union	262,503
Vicksburg	Mutual Credit Union	26,900,123
Vicksburg	Vicksburg IC Credit Union	2,695,299
Vicksburg	Warren County B & P Credit Union	101,020
Wesson	Potter Employees Credit Union	393,349
West Point	Bryan Packing Employees Credit Union	1,203,873
West Point	PLI Employees Credit Union	22,784
Yazoo City	St. Francis Community Credit Union	174,053

MOTOR VEHICLE SALES FINANCE LICENSEES

Under Motor Vehicle Sales Finance Act, Section 63-19-1, et seq.,
Mississippi Code of 1972

Atlanta, Georgia	Paccar Financial Corp.
Baton Rouge, Louisiana	General Motors Acceptance Corp.
Buchanan, Michigan	Clark Equipment Credit Corp.
Columbus, Ohio	Nationwide Consumer Service, Inc.
Deerfield, Illinois	Deutsche Credit Corp.
Jackson, Tennessee	BarclaysAmerican Financial, Inc.
Memphis, Tennessee	AM Credit Corp.
	VW Credit, Inc.
	Chrysler Credit Corp.
	BarclaysAmerican Financial, Inc.
	Ford Motor Credit Co.
	CIT Financial Services Corp.
	General Electric Credit Corp.
	General Motors Acceptance Corp.
	International Harvester Credit Corp.
Bellaire, Texas	General Electric Credit Corp. (2)
Pascagoula	Household Finance Corp.
Picayune	FinanceAmerica Industrial Plan, Inc.
Senatobia	City Finance Company
Southaven	FinanceAmerica Industrial Plan, Inc.
	City Finance Company
Amory	FinanceAmerica Industrial, Plan, Inc.
Biloxi	BarclaysAmerican Financial, Inc.
	General Motors Acceptance Corp.
	Sawyer Motor Company
Columbus	BarclaysAmerican Financial
	FinanceAmerica Industrial, Plan, Inc.
	Security Mutual Finance Corp.
Greenville	BarclaysAmerican Financial
	Ford Motor Credit Co.
Greenwood	General Motors Acceptance Corp.
Grenada	Security Mutual Finance Corp.
Gulfport	FinanceAmerica Industrial, Plan, Inc.
	Household Finance Corp.
Hattiesburg	BarclaysAmerican Financial
	General Motors Acceptance Corp.
	Household Finance Corp.
Indianola	Indianola Motor Company, Inc. d/b/a
	IMCO Automobile Finance
Jackson	AM Credit Corp.
	Chrysler Credit Corp.
	VW Credit, Inc.
	Associates Commercial Corp.
	Avco Financial Services of US
	BarclaysAmerican Financial

	CIT Financial Corp.
	Citicorp Acceptance Co., Inc.
	FinanceAmerica Industrial, Plan, Inc.
	Ford Motor Credit Co.
	General Motors Acceptance Corp.
	M & M Auto Finance
Laurel	FinanceAmerica Industrial, Plan, Inc.
McComb	Eisworth Finance, Inc.
Meadville	C&C Motors, Inc.
	Scarborough Finance Corp.
Meridian	G&L Credit Corp.
	General Motors Acceptance Corp.
	Guaranty Finance, Inc.
	Household Finance Corp.
Tupelo	FinanceAmerica Industrial, Plan, Inc.
	Ford Motor Credit Co.
	General Motors Acceptance Corp.
	Security Mutual Finance Corp.

SALES OF CHECKS LICENSEES

Licensed Under Sale of Checks Act, Section 75-15-1, et seq.,
Mississippi Code of 1972

December 31, 1983

Atlanta, Georgia	Munford, Inc.
Dallas, Texas	Associates Financial Express, Inc.
	Republic Money Orders, Inc.
Glen Burnie, Maryland	Federal Express Services Corporation
Hazlehurst	Hart's Shopworth Food Store
Jackson	National Money Orders, Inc.
Minneapolis, Minnesota	Travelers Express Company
Mobile, Alabama	Mobile Check Exchange, Inc.
	d/b/a Southern Express Company
New York, N.Y.	American Express Company, Inc.
	Barclays Bank Travelers Cheques
	Chase Manhattan Corporation
	CitiCorp
	CitiCorp Services, Inc.
New Orleans, Louisiana	K & B Money Order Corporation
San Francisco, California	BA Cheque Corporation
	BankAmerican Corporation